

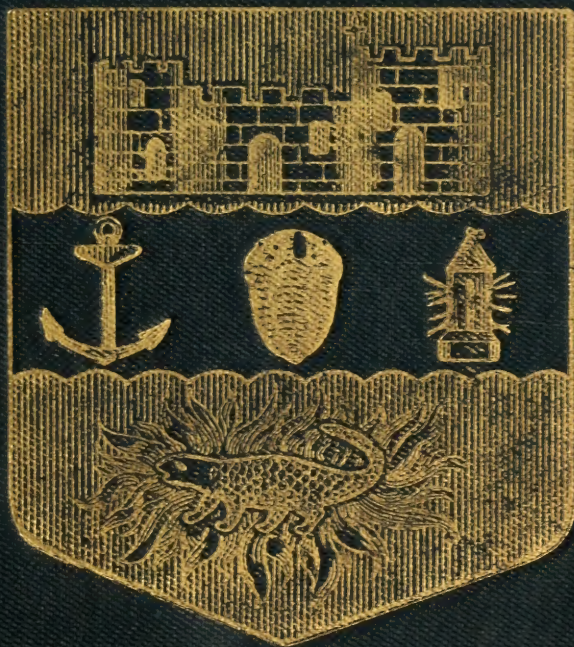
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# Dudley Tradesmen's Tokens


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and

History of Dudley Banks,  
Bankers and Bank Notes.







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# Dudley Tradesmen's Tokens

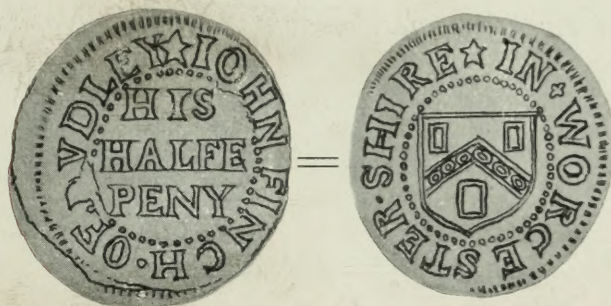
Of the Seventeenth, Eighteenth & Nineteenth Centuries;

With Descriptive and Historical Notes of Issuers, etc.,

The Origin & History of the Token Coinage of Great Britain.

Being a full and concise account of the Token Coinage of Dudley Tradesmen  
from its inception in 1648 to its decline in 1818.

To which is added a record of the Tokens issued at Worcester in 1811 by the  
Directors of the House of Industry, for use in the City and County, together with  
those issued by the authority of the Bank of England for general use; also notes  
upon the Counter-marked Spanish Dollars, etc.



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PART II.

## History of Dudley Banks, Bankers and Bank Notes,

FROM THE EARLIEST TO THE PRESENT TIMES.

By M. Perkins.

ENTERED AT STATIONERS' HALL.

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Dudley :

Printed by E. Blocksidge, 20, Stone Street.  
1905.



Dudley Tradesmen's Tokens  
AND  
History of Dudley Banks, Bankers and  
Bank Notes.

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*This Edition is limited to One hundred  
and twenty copies, of which this is No. 42.*

*A. Perkins*

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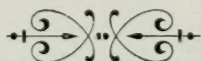
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## PREFACE.

**A**T the request of my numismatic friends I am issuing this small volume, with a view to arousing the interest of this most fascinating study, and to lay before the inhabitants of Dudley a few facts relative to the early Token Coinage of our Town and Country. Many prominent names of the time are recorded, together with descriptive and historical notes.

The author confidently believes that this humble effort will help to clear up many historical doubts, and will tend to prevent this very interesting period of the past from sinking into obscurity. It may also be the means of giving the people of this ancient Town a further insight into the history of the place and its Token Issuers, together with the part they played in the currency of that time, so often described as "in the good old days," but which happily have passed away and given place to this enlightened age of national progression.

My thanks are due to several gentlemen who have greatly assisted me during the progress of this work, to Mr. S. H. Hamer, Hon. Sec. Halifax Antiquarian Society, who has taken a deep interest in the work throughout; to Mr. W. J. Davis, Birmingham, Author of the "Token Coinage of Warwickshire," and "The Nineteenth Century Token Coinage," for loan of books and valuable suggestions; to Mr. Maberley Phillips, F.S.A., Enfield, Author of "The Token Money of the Bank of England," and "Banks, Bankers and Banking in Northumberland, Durham and North Yorkshire," for loan of plaster casts of the Spanish Counter marked Dollars; to Mr. W. Moore Binns, Worcester, for photograph of Porcelain Tokens, and to the Worcester Porcelain Works for plaster casts of same.

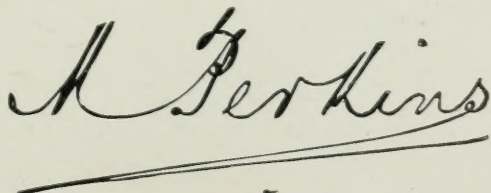
I am indebted to Mr. E. Blocksidge, for reproductions of blocks from his book of Notes upon the "Dudley Parish Registers" and for other useful information; also to Mr. W. H. Edwards, secretary, Worcester Victoria Institute, for loan of certain specimens from the cabinet of the late Mr. W. A. Cotton of Bromsgrove.

The Second Part of this Volume is an account of the early Banks, Bankers and Bank Notes of Dudley, the subject being so closely connected with the first portion of this book, and having observed that no complete work on the subject has yet been published, I have decided to include it in the present volume, hence the delay in publication.

I am indebted to the following gentlemen for loan of wills, documents, plates, etc., and for the ready manner in which they responded to my request for information I tender my warmest and most grateful acknowledgements:—To Mr. John Amphlett, M.A., J.P., Clent; Mr. E. G. Amphlett, M.A., J.P., Worthing; Mr. S. G. Dudley, J.P., Kingswinford; Mr. Edward Dudley, Bath; Mr. W. Pike Gibbons, J.P., Sedgley; Mr. J. S. Bourne, J.P., Coventry; Mr. H. C. Brettell, Town Clerk; Mr. Albert Morton, Dudley; Mr. H. G. Walker, J.P., Dudley; Mr. Brooke Robinson, M.P., Warwick; Mr. Frederick S. Shenstone, D.L., J.P., Barcombe, Lewes; to Mr. G. Wilkinson, J.P., Leamington, and Mr. J. G. Wright, Dudley, for loan of Bank Notes from which some of the illustrations are taken.

In research I have been favoured with the assistance of Mr. Arthur A. Rollason, Compiler of the "Non-Parochial Registers of Dudley," and to many others I desire to express my gratitude for the help they have accorded me.

I take this opportunity of thanking the ladies and gentlemen who have become subscribers for copies of the work, and thus encouraged me in my endeavour to make it as accurate and complete as possible.









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# PART I.

## DUDLEY Tradesmen's Tokens

OF THE  
Seventeenth, Eighteenth & Nineteenth Centuries,  
THEIR ORIGIN AND HISTORY.



WITH DESCRIPTIVE AND HISTORICAL NOTES.

---

**T**HE first mention on record in the world's history of any money transaction is recorded in the 23rd chapter of Genesis, relating to the payment for the field of Machpelah, when Abraham weighed unto Ephron "four hundred shekels of silver, current money with the merchant." What these really were is a matter of conjecture, they are supposed to have been mere lumps of silver, devoid of any character or distinctive mark, which passed by weight only, as the term shekel (which finally became the name of positive coins of gold and silver) from shakel, which denotes "to weigh."

From the well-known passage in the writings of Cæsar, we get an absolute proof of the money used by the ancient Britons, in which he says :—"They use either brass money or gold money, or instead of money, iron rings adjusted to a certain weight."§

We possess nothing authoritative respecting the character or nature of the money used by the inhabitants of early Britain. Various writers have admitted their inability to speak definitely of this period.





The earliest British money we can trace was of tin, that metal being the principal commodity of this island at this period.

But prior to the invasion of Julius Cæsar, in the year 55, A.D., no universal system of coinage was established.

When the Romans left England the earlier Kings of Northumberland coined copper Stycas, the material for same being produced by melting down the Roman brass and bullion coins. Again in 796, A.D., the Archbishops of York issued similar Stycas; after this period Silver pennies were introduced, which wholly did away with the copper coins. In course of time Silver halfpennies and farthings were issued, the former were often cut into halves and quarters, representing half-pennies and farthings; this was done for the convenience of small change.

To Phidon, the King of Argos (Greece) we must, however, attribute the first invention of positive coins as money, for in order to facilitate commerce, he stamped silver money in the island of Ægina, in the year 895, B.C.

From the earliest period the small coinage of England was of silver, and as low in value as the farthing, halfpenny, three farthing and penny, but these latter coins were exceedingly small and very light; all these were in common use, the silver halfpenny of Elizabeth only weighing four grains, they were lost so easily in consequence that great inconvenience was occasioned by the use of them.

There were many illegal practices in vogue in this period, blackmail\*, or turneys, abbey-pieces, crockards, dotkins†, staldings, and other base foreign currency, as well as by English tokens of lead, all of which were illegal, were used to carry on transactions requiring money of smaller value and which our earlier Kings sought to suppress by severe laws and penalties, but without success.

This black money‡ was made of copper, and was so called to distinguish it from the silver money.

It having been proved to the King's satisfaction that much benefit would result from its re-issue, a proclamation was issued authorising its issue until such time as a sufficient quantity of other money was provided.

In 1561 appeared silver coins of the value of three half-pence and three farthings, yet this did not meet the difficulty,

---

\*RUDING says:—"Black money or turneys were made by certain persons in Ireland in Edward III. reign (1339), illegal at first and then made legal tender."

†Dotkin or Dodkin, a small coin, value the eighth part of a stiver. Stiver, an old Dutch coin, value about 1d. sterling.

‡Money paid for prudence, from mayile, mael—a halfpenny.





for there was a great want of halfpence and farthings, and the neglect of the government to provide these brought about the use of the private tokens of lead, tin and latten, issued by the chandlers, grocers, ventners, and alehouse keepers.

The three farthings piece was a coin of wider flan than the halfpence of the preceding reigns, but the metal was much thinner. No further issue occurred till 1572, and the coinage of these pieces ceased in 1579.

In the field, on the obverse, behind the queen's head, is a rose, a circumstance noted by Shakespeare. In his play entitled *King John*, Philip Falconbridge, avowing to the queen-mother Elinor his reasons for preferring his own face to that of his brother, satirically observes :—

“ My face so thin  
That in mine ear I durst not stick a rose.  
Lest men should say—look, where three farthings goes ! ”

*Act 1, Sc. 1.*

It was the prevailing custom in his day of thrusting a natural rose behind the ear, or in the head-dress, or in the breast of the costume of the ladies of the Court of Elizabeth. §

The want of small change of a more useful size was keenly felt and constantly demanded, even though it was known that it would have to be composed of baser metal.

At last, in 1594, Queen Elizabeth, public benefactress that she was, granted the Mayor and Corporation of Bristol permission to issue a “Corporation Farthing” token, which obtained a great circulation, and was of good value. This may be considered the earliest English token issued by the authority of the Crown. Here, as in the earlier part of the reign, also appeared tokens of lead, tin, latten, and even leather, issued by chandlers, grocers, vintners, and other tradesmen.

Small change being greatly needed, in the early part of James I. reign, caused traders to issue leaden tokens. These were generally of poor workmanship. A Royal Proclamation was made on May 10th, 1613, acknowledging that in times past some toleration had existed in the realm, of tokens in lead, commonly known as farthing tokens. Notice was given that His Majesty being willing to continue to his subjects the good arising from these tokens, and that he had granted a patent to John, Lord Harrington, baron of Exeter, for a money consideration, for the issue of farthings only. They were, however, badly struck, weighing only six grains each, and made in thin breakable metal. These pieces were nicknamed “Harrington's farthings,” they were extensively forged, and were not looked upon with any great favour by the general public. The patent was





renewed on the accession of Charles I. to the throne in 1625. But owing to the refusal of patentees to exchange these almost worthless farthings for regal coin, a public clamour arose, and they were ultimately suppressed by the House of Commons in 1644, and an order issued that they should be rechanged from money raised on the estates of the patentees.

The exclusive prerogative of coining these copper and brass farthings ceased at the death of Charles I., and then commenced the issue of tokens, consisting of 1d.,  $\frac{1}{2}$ d., and  $\frac{1}{4}$ d., by nearly all branches of traders, which became general in 1648 to 1650, all bearing these dates are rare.

Every community or tradesman who issued this useful kind of specie was obliged to take it up again when it was presented.

During the whole of the Commonwealth no copper money was coined by the Government except in 1655, when a few pattern farthings were struck by the Crown but never put into circulation. About this time much profit was made by some traders in the sale of tokens. Cromwell intended to put down this fraudulent money by an efficient coinage of copper, but his purpose was never carried out as he died shortly afterwards, so that the many excellent devices for his projected coinage of farthings remain only as patterns. It was not till long after the Restoration that copper was first introduced in bulk. At first a patent was granted to Sir Thomas Armstrong to coin farthings of copper for 21 years. For this privilege he was to pay the sum of £16 13s. 4d. per annum. He was to issue 21s. of farthings for 20s. in silver, and to take them back at the same rate. Propositions for a general farthing by Prince Rupert, Lord Henry Howard, and others, were taken into consideration by the Authorities in 1669, and on account of their importance, submitted to His Majesty Charles II.

Owing, probably, to divers persons having been taken into custody for issuing tokens, an advertisement appeared in the "London Gazette" on the 25th July, 1672, "That it was His Majesty's pleasure that no person or persons should for the future make, coin, exchange or use any farthing or tokens, except such as should be coined in His Majesty's mint, His Majesty having given directions for the speedy making of a considerable quantity of farthings to be made current for the exchange of monies, by his proclamation, which was stated to be then preparing for that purpose." It was issued on the 16th of August, and in the same month the farthing referred to in the advertisement was made current, and halfpence also. They were similar in type to the pattern struck in 1655.





The object of this was said to be "the necessity which existed of superseding the private tokens for pence, halfpence, and farthings, by which His Majesty's subjects had been greatly defrauded."

Offenders were to be severely prosecuted, and many thousand pounds' worth of silver was made into penny and twopenny pieces. Yet, notwithstanding this, private tokens were still issued.

In the same month an announcement appeared in the "Gazette" that His Majesty's farthings, lately made current, could be obtained daily at Fenchurch Street, London, and orders were given to the officers not to receive in exchange any clipt or counterfeit money, and if any such was presented, the former was to be returned and the latter cut into pieces.

In 1787 The Parys Mines Company issued the Anglesey Penny. This was the commencement of the series known as the 18th Century Tradesmen's Tokens, though some earlier ones were issued in Ireland.

There have been three distinct token periods. First the Commonwealth, 17th century, 1648 to 1679; no tradesmen's tokens were struck or issued from 1679 till 1787. The second or 18th century, George III., from 1787 to 1797; and the third or 19th century from 1811 to 1818. In each case the Government failing to put into circulation coins of the required value, therefore the people themselves met the deficiency by the issue of tokens, thus their traffic increased. Among those recorded for Dudley are the following:—John Finch, The Ironmonger's Arms; Edward Nightingale, The Grocers' Arms; Edward Davies, Nail Factor, Hall Street; Thomas Jones, Tea Dealer; T. and I. Badger, Badger's Square; and James Wilkinson, Vice Maker, Tower Street, who considered it a point of honour to redeem their tokens when presented. Tradesmen usually kept the tokens received from the various houses until a sufficient number was collected; they were then returned to the issuer in exchange for silver. In London this became quite a business, and the persons who embarked in it styled themselves "farthing-changers." Charles II. ordered the suppression of tokens, and his successor, James II., issued in limited numbers a coinage of tin with a small piece of copper plugged in the centre to protect it against forgery. During the first 75 years of the eighteenth century the issue of copper coinage was meagre and irregular, and in consequence there were wholesale forgeries of the Government money. Petitions to Parliament were in vain, and in 1787 the traders in desperation again came forward and provided the public with a token coinage,



which was of good weight and excellent design and workmanship. Not until the Government on July 26th, 1797, issued a "proclamation to give currency to a new coinage of copper money of one penny and twopenny pieces,"\* to weigh one ounce and two ounces avoirdupois, did the issue of tokens of traders disappear.

These were made at the Soho Mint by Matthew Boulton; the word "Soho" from which they derive their name appears in minute characters under the shield on the reverse. The contract was for 500 tons of copper money in pennies only.



"SOHO" PENNY, commonly called "cart wheels."  
1d. Copper.

Obverse : Draped bust of George III. to right.  
Legend, in incuse or sunk letters on a broad raised rim,  
GEORGIUS III. D:G. REX.

Reverse : Britannia seated on a rock looking to her right, the Union shield bearing the crown of St. George and St. Andrew at her side, a palm branch in her right hand and a trident in her left. The sea waves roll at her feet, and in the distance a three-masted ship in full sail. Below the shield, SOHO in minute letters, this being the name of the mint and by reason of which it was designated "Soho Penny."

Legend, in incuse letters, Britannia 1797.  
Edge : plain. Value not stated.

This handsome die was executed by a young German artist, by name KUGHLER. The letter K may be found on many of the coins.

---

\*RUDING, vol., ii., p. 500.





In this year (1797) also appeared for the first and last time, the twopenny piece; they were fine coins, but far too heavy and cumbersome for use, and the coinage after that year was discontinued. The weight of them was just double that of the penny, *i.e.*, exactly two ounces each, and were composed of pure copper.



“SOHO” TWOPENNY PIECE.

2d. Copper. Same design as the penny.

Notwithstanding this issue, the coinage again fell below business requirements. Silver tokens were then called for, as shillings and sixpences had not been issued from 1787 to 1816. These were made by Thomason, of Birmingham.

In the year 1799, halfpence and farthings of different design, were issued, and again in 1806 and 1807 a copper coinage of pence, halfpence, and farthings was issued, each being lighter than the preceding one.

In 1787 the Government issued shillings and sixpences, but by constant use these had become so worn that they, and any silver of a previous reign were called “Plain Silver” hence in the year 1811, silver tokens for one shilling and for sixpence were issued by traders and bankers, many of these and also of the copper tokens were manufactured by Thomason, of Birmingham.





# DUDLEY

## 17th Century Tradesmen's Tokens.

### DUDLEY, WORCESTERSHIRE.

The tokens assign it to both Counties, viz., Worcestershire, and (erroneously) Staffordshire.

*Dudley* derived its name from Dodo, Dudo, or Dudd (the famous Saxon) a Mercian Duke or Saxon Prince, by whom it was owned at the time of the heptarchy and who built a castle here about the year 700, and which remained till the conquest. *Dudley* in Domesday Book is written Dudelei.

Dr. Nash says *Dudley* means the field of Dodo. It was anciently—Dodda-lege or Dodelege,

Doddelegh,  
Dodda's Land,  
Dud's Ley, *i.e.*, a home or place,  
Duddelegh and  
Dudelei.

In St. Edmund's Parish Register *Dudley* is written in various ways, *i.e.*, as Dudly in 1566.

„ Duddely in 1569.  
„ Duddelye in 1584.  
„ Duddly in 1586.  
„ Duddeley, 1620.



From CHARLES I., 1648, to CHARLES II., 1679.

FARTHING.

COTTON, 21.

BOYNE, 37.

1. Obverse : WILL · BIGGS · of · Dvdley · in = The  
Mercers' Arms ·  $\frac{1}{4}$

Reverse : Staffo . . . . . = W M Not dated.

Value not stated.

I have failed to trace any particulars whatever concerning this man, except that he issued a token, evidently a poor specimen, as the lettering on the reverse is incomplete. Tokens Nos. 1 and 2 could not be identical as in the former "*Dudley*" appears on the obverse and in the latter on the reverse.



COTTON, 21A.

BOYNE, 38.

2. Size : three-fifths of an inch diameter.

Obverse : WILL : BRIGGS · of = The Mercers' Arms ·  $\frac{1}{4}$   
Brass.

Reverse : Dvdley · in · Staffo = W M Not dated.

Nos. 1 and 2 were possibly issued by the same person, but the name being incorrectly spelled in the case of No. 1.





HALFPENNIES.



COTTON, 22.

BOYNE, 39.

**3.** Size : three-quarters of an inch diameter.

Obverse : IOHN FINCH · of Dvdley = His HalfePENNY  $\frac{1}{2}$   
Brass.

Reverse : In · Worcestershire = The Ironmongers' Arms.

Not dated.

The Ironmongers' Arms are : On a chevron between three gads, as many swivels.

John Finch was an ironmonger, and lived in Dudley about 1663-4. In St. Edmund's Church, on the south side, are to be found mural monuments, erected to the memory of the Finch (1759-1791) and Simpson (1801) families, representatives of John Finch of 17th century.

A *John Finche* is recorded in the St. Thomas's Register as early as 1559.

The name *Finch* is written in the St. Edmund's Parish Register as *Finsh*, *Finche*, and *Finch*. Also in the same register appears the name of Thomas Finch, Mayore, 1637, probably the father of the above mentioned. Also that of a Joseph Finch in 1628, in same register, as a churchwarden.

In the Birmingham Registers, under "Marriages," appears the following :—

"John Finch, of Dudley, and Sara Baker, of Birmingham, on November 11th, 1657, at St. Martin's, Birmingham, and

Henry Finch, of Dudley, and Alles Taylor, of Birmingham, December 10th, 1657, also at St. Martin's, Birmingham."

In the Registers of the Society of Friends, High Street, Dudley, 1662—1827, occurs the following :—

"1705.—John ffinch, died 9th day, 5th month, 1705."

The Wilkinsons (see page 44) and the Finch's are decidedly the oldest descended families in this town, for in Charles II.'s time there was an Alderman John Finch ; at the present time, upwards of 340 years after, there are descendants still living in Dudley.







COTTON, 23.      BOYNE, 40.

Size : Seven-tenths of an inch diameter.

- 4.** Obverse : EDWARD · NIGHTINGALE = The Grocers' Arms ·  $\frac{1}{2}$ . Brass.

Reverse : Mercer · in · Dvdley = His Half penny.

Not dated.

Edward Nightingale made his will January 4th, 1705. He left a message, then in two dwellings, to his daughter, Elizabeth. To his son Samuel, who owed his father three score pounds on bond, twenty shillings. He left £10, part thereof, to his executrix towards defraying his funeral expenses, and the remainder of the sixty pounds he left to his daughter Elizabeth. To his other daughters, Mary Baker and Annie Dixon, he left twenty shillings apiece, "They having had and received their portion." To his son Joseph, one shilling, "He having received his portion." To the son of his son John deceased, one shilling. To the children of his late son Edward he gave £12 apiece. To his daughter Elizabeth he gives one half of his household stuffs at her mother's death, the wife taking the remainder absolutely, and being appointed sole executrix. The personal estate was sworn at £93 13s. 2d., Robert Seney and John Bagnall, senr., being the Appraisers. In the inventory is an

	£	s.	d.
Item—for things forgot and out of sight	00	10	00 †

In the engraving of this token, given by Nash, Dudley is spelt with a "U" instead of a "V" as in the above specimen.

There was an Edward Nightingale, owner of property in Dudley, in 24 Charles II. (1672-3.)

† Cotton's Coins, Tokens, and Medals of Worcestershire, p. 74.



In the Dudley Parish Registers occurs the following entries, but whether connected with the issuer of this token I am unable to say :—

March 1, 1719.—Matthew Nightingall, of parish of Tipton, married Catherine Dudley, of Dudley.

June 30, 1719.—Mrs. Jane Nightingall, widow, buried.

September 5, 1734.—Mr. Samuel Nightingale, senr., buried.

September 5, 1750/1.—Joseph Nightingale buried.

August 22, 1752.—Mr. Samuel Nightingale buried.

March 21, 1761.—Mrs. Ann Nightingale buried.

In the Tipton Registers there are many old families of Nightingales.

# FARTHING SIZE.



COTTON, 24.

BOYNE, 41.

Size : thirteen-twentieths of an inch.

5. Obverse : THOMAS . OXFORD A hand, holding a pen .  $\frac{1}{4}$

Reverse : Dvdley . in Worcester =  $\begin{matrix} \circ & O & \circ \\ & T & \circ \\ & E \end{matrix}$

Brass. Not dated. Value not stated.

I have failed in my endeavours to trace any particulars whatever concerning this man, beyond that he issued a token.

The initials on the 17th century tokens frequently have the initial of the issuer's wife added, thus William Briggs has

$\begin{matrix} \circ & B & \circ \\ W & M & \\ \circ & & \end{matrix}$

The initial for the surname always in such instances appears by itself above the others.

The same arrangement of letters appears on that of Thomas Oxford.





It will be noticed that tokens 1 to 5 were undated. Nash in his history of Worcestershire, published in 1799, says in relation to these: "From the year 1648 to 1672, several towns and private persons coined small pieces in brass and copper for the greater conveniency of change: of the first sort, the city of Worcester, and the towns of Bewdley, Evesham, and Stourbridge, in this county had each one; of the second sort, there were of the city of Worcester, and towns of Bengeworth, Bewdley, Bromsgrove, *Dudley*, Evesham, Kidderminster, Oldswinford, Pershore, Shipton upon Stour, and Upton." So we may safely say that those for Dudley, mentioned above, Nos. 1 to 5, were issued between these dates, 1648—1672.

Many of the 17th century tokens give the trade ARMS under which the issuers traded; these were generally adorned with a representation of the signs of the house and its owner, such as the Mercers' Arms, the Ironmonger's Arms, the Grocer's Arms, and so on, thus we have for example in Dudley:—

WILL BIGGS at "The Mercers' Arms," see No. 1	} Date about 1648 to 1679.
WILL BRIGGS at "The Mercers' Arms," see No. 2	
IOHN FINCH at "The Ironmonger's Arms," No. 3	
EDWARD NIGHTINGALE at "The Grocer's Arms," see No. 4	

Shops of all kinds were usually distinguished by such means, which was highly essential at a time when the streets were very narrow and the custom of numbering the houses and naming the streets and thoroughfares was not then in vogue, in fact was not introduced into this country until the middle of the 18th century.

The devices usually adopted for these tokens were the same that appeared on the respective signboards; many such signs lingered on long after this (in fact, to-day, houses in London still hold signs which have been there for centuries), not because they were any help or guide to the public, but because they proclaimed at once the evidence and proof of the decorative humour that prevailed amongst our ancestors—they were also representative of established reputation and business success.

In the event of the occupier leaving the house, the sign was in many instances left up without regard to the avocation, calling, or trade of the newcomer; thus the object for which they were intended lost its meaning. They gradually became



of very little service or guide and proved in the end most confusing—eventually becoming too universal, were deemed a public nuisance, and in 1764 (in London) were ordered by law to be removed; those desirous of retaining the same were expected to place them flatly against the principal entrance of the house—projecting supports were no longer allowed. It is from this period that the numbering of houses had its commencement.

In these modern times the signboard is a very unimportant object, but in the olden days when but few persons could read and write, signs were indispensable, but were less needed when education became more universal.

Tokens occasionally assist genealogical enquirers and often prove of historical interest.

Five tokens only were issued in Dudley in the 17th Century and 167 for the County of Worcester.







## 18th Century Tradesmen's Tokens.

**C**OUNTERFEITING of the regal coinage of England had, notwithstanding the numerous proclamations against offenders, increased to such an extent, that about 1770 probably three-fourths of the silver and copper coins in circulation were counterfeit.

Petitions were presented from various towns complaining of the disgraceful state of the coinage. Numerous prosecutions against offenders took place, and although George III. in 1782 in a speech from the throne, said he had commanded an investigation to be made at the Mint, yet no improvement appears to have resulted from it.

In 1787† the striking of provincial coins and tradesmen's tokens again commenced, and was to a large extent justified by the deplorable condition into which the national coinage had fallen, both as regards quality and quantity. In 1797 these were again superseded by an issue of lawful coins from the Soho Mint, Birmingham.

So scarce was change that people often took as much as 10s. to 15s. in halfpence to enable them to change a pound note; these "for the most part were raps,\* not worth a tenth part of their nominal value."

In 1797 some very fine penny tokens were issued for Dudley, bearing striking views of the Priory, the Chapel of Dudley Castle, and also Dudley Castle Keep, bearing the name of Edward Davies, a then prominent nail factor in Hall Street, of which further, later on (page 24.)

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†The Anglesey Mines Penny bears date 1784, but whether a counterfeit is not known.—M.P.

\*RAPS, a coin (passed for a halfpenny). The Government contracted with a man named William Wood, a considerable proprietor of metal mines and works in England, to force these on the Irish, the value being not more than half a farthing.



PENNIES.



ATKINS, 2 ; CONDER, p. 177, 2 ; SHARP, p. 30, 2 ; BATTY, 593 ;  
COTTON, 3.

- 6.** Obverse : DUDLEY PRIORY—a view of the tower near the east window and other parts of the ruins, with the red brick modern houses or workshops built into the old limestone walls. PART OF DUDLEY PRIORY above, and 1797 below. Ex. Jacobs.

Reverse : A cypher E.D. above and between sprigs of laurel and over both a small ornament.

E<sup>D</sup> . DAVIES . NAIL . FACTOR . DUDLEY.

Edge: I Promise To Pay On Demand The Bearer One Penny ×

The die from which this token was struck had a flaw in the upper part on the obverse side.

- 6a.** Obverse : } Same as No. 6, but without flaw.  
Reverse : }

This token was struck before the die gave way.







ATKINS, 3 ; CONDER, p. 177, 3 ; SHARP, p. 30, 3 ; BATTY, 594 ;  
COTTON, 4.

7. Obverse : A different view of the ruins of Dudley Priory, taken from the west. DUDLEY PRIORY above. (Not dated). Ex. Jacobs.

Reverse and Edge: Same as No. 6.

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Situate about a quarter of a mile from the town of Dudley was formerly a Priory of Benedictine monks, of the order of Clugni, dedicated to St. James, "founded on the site of St. James's Church" in the middle of the twelfth century (1161), by Gervase Paganel, the lord of the manor, the last baron of Dudley of that name, in pursuance of the intention of his father, Ralph Paganell. "It became a cell to Wenlock, a monastery of the same order in Shropshire."†

It would appear from this that a church originally stood on the site before the Priory was founded. See foot note.‡

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†Nash 359, vol. 1.

‡"Gervase Paine, pursuant of his Father's Design, founded this Priory, of the Invocation of *St. James*, for the monks of *St. Wylburga*, of *Wenlock*, giving them the Ground on which the said church of *St. James* stood ; as also the church of *St. Edmund* and *St. Thomas* at *Dudley*, with the Tithe of his Bread, Game, and Fish, as long as he resided at *Dudley*."—Dugdale's *Monasticon Anglicanum*, vol. 1., p. 222.



The remains of Dudley Priory show signs of great strength in construction : several of the offices were patched up and converted into dwellings, and in the year 1794 (three years previous to the issue of these tokens) a steam saw-mill was started in part of the ruins. The Priory was dissolved in the reign of Henry VIII. From the very earliest times the Rectory of Northfield with the chapelry of Cofton or Coston Hackett belonged to the Priory of Dudley.



ATKINS, 4 ; CONDER, p. 177, 4 ; SHARP, p. 30, 4 ; BATTY, 595 ;  
COTTON, 5.

**8.** Obverse : Part of the ruins of DUDLEY CASTLE.  
THE. CHAPPLE. IN. DUDLEY CASTLE.

Reverse and Edge : Same as No. 6. Not dated.

It will be noticed from the above that by an error of the die-sinker the stop which should have been placed between "Dudley" and "Castle" is found between the E and the Y in "Dudley."







ATKINS, 5 ; CONDER, p. 177, 5 ; SHARP, p. 30, 5 ; BATTY, 596 ;  
COTTON, 6.

- 9.** Obverse : A view of the ruins of DUDLEY CASTLE  
KEEP, interesting as showing the extent of the  
damage to the battlements. The restoration of the  
portion to the right took place about 1805.  
TOWER . OF . DUDLEY . CASTLE . 1797.

Reverse and edge : Same as No. 6.

All the foregoing, Nos. 6, 6a, 7, 8 and 9, are very rare, and are most interesting, being very finely executed from dies by Jacobs, and bear faithful representations of portions of the Castle and Priory. Bronzed specimens are to be obtained but probably the larger part of those issued were in copper.

As no worn specimens of these (Nos. 6, 6a, 7, 8 and 9) have come to light, it is thought by some that they were either private tokens issued as gifts for friends or issued at the instance of Skidmore for sale to collectors, otherwise Pye would have included them in his 1801 edition. See further notes, page 43.

Edward Davies was a trustee of the old Independent Chapel, King Street, in 1788—the Chapel then stood on what is now the burial ground. John and Edward Davies (brothers) were in existence as a firm in 1799, their warehouse being near the present Liberal Club, and in 1805 the name of Edward Davis and Sons, nail manufacturers, appears in Holden's Directory of London and County Towns, under Dudley. There were fourteen Dudley tradesmen who subscribed for copies of this directory.



Cotton mentions in his work on "Coins, Tokens and Medals of Worcestershire," the following:—

"Edward Davies owned the premises he occupied at the corner of King Street and Hall Street, in Dudley, the front of the house and entrance, with the nail warehouse immediately adjoining, being in King Street, and the side front of the house in Hall Street, the house at present being used for the purpose of a Liberal Club. The premises were sold to John Davies, his eldest son, at whose death the property passed out of the family. These tokens were used to pay the wages of the workmen who were engaged in the nail trade, by Edward Davies, who died about the year 1799, at the early age of 43 years. For these particulars he (Cotton) was indebted to the Rev. Edward Davies, Rector of Himley, a direct descendant of the issuer of these tokens, and who had in his possession many of the tokens here referred to."

Mr. Cotton was hardly correct in stating that Edward Davies had his nail warehouse adjoining his residence. As a matter of fact his warehouse was in Campbell's Flight, Hall Street (opposite his residence) at the back of the shop now occupied by Mr. E. C. Perkes, corn merchant, and formerly occupied and owned by Mr. H. Eyland, the well-remembered musician. Mr. Thomas Brown, Castle Street, and Mr. E. C. Perkes well remember the old cast-iron Counter on which the nailers "reckoned." It was sold some years ago by the late Mr. William Southall, who bought the property. Formerly the building was a Coaching House; traces of the old entrance may still be seen. There is little doubt that Edward Davies lived in the big house opposite (built by the father of Thomas and Isaac Badger, see page 46), now used as the Liberal Club, using Mr. Perkes' premises as his nail warehouse.

It is interesting to add that Mr. John Davies was the father of the Rev. John Davies, M.A., once Vicar of St. Edmund's Church, Dudley, for 33 years, who died in April, 1869; and also of the Rev. Edward Davies, M.A., Rector of St. Michael's Church, Himley, from 1845 to 1886—a period of 41 years. The latter was born on May 20th, 1802, died July 25th, 1890, and was buried in the grounds of the above Church, and of Thomas Davies, a surgeon. He also had two daughters, Mary and Elizabeth, the latter married the late Mr. William Bourne, architect, of Tower Street, Dudley. I have been in communication with the late Rector's daughters, who now reside at Cheltenham, but they are unable to throw any further light upon the subject. They only remember as children having a few of these tokens to play with.

I am indebted to Mr. George W. Davies, Kingswinford, a son of John Davies, Vicar of St. Edmund's, for many of the above particulars.

The following entries appear in St. Edmund's Parish Registers, now in the possession of the Vicar of St. Thomas's:

Mary, wife of Edward Davies, buried Mar. 23, 1796.  
 Edward Davies, buried May 26, 1799.  
 Edward Davies, buried Dec. 16, 1800.





FARTHING SIZE.



ATKINS, 35 ; CONDER, p. 179, 16 ; SHARP, p. 179, 1 ; D & P., p. 166 ;  
COTTON, 45.

Size : seventeen-twentieths of an inch diameter.

- 10.** Obverse : A pair of scales above a tea chest, bearing the words "FINE TEAS," two sugar loaves, one on either side ; and above, THOS JONES. Ex. 1796.

Reverse : An anchor. DUD LEY within a border of leaves.

Value not stated. Copper. Very rare.

This token was supposed to have been struck from the obverse die of the Rye halfpenny by Skidmore, with the addition of the name of the issuer.

Cotton says :—"There is reason to believe that this token is specious, and, if so, Thos. Jones was a name fairly safe to select as its ostensible issuer, and that he (Cotton) failed to trace a person of that name trading as a tea dealer at the period this token was issued."

In St. Edmund's Church, on the south side, is a mural monument erected to George Jones, a builder for upwards of 50 years in this town, who died July 3rd, 1809, aged 73 (he built the Old Dudley Grammar School in King Street). He was, in all probability, a descendant of the before-mentioned Thomas Jones. On the same tablet is recorded the death of Ann, his wife, who died January 14th, 1781, aged 55 ; also of Maria Cook, who died September 7th, 1827, aged 39, wife of the late Samuel Cook, draper, of Dudley, granddaughter to George Jones.

George Jones was a trustee of the King Street Independent Chapel in 1788. In St. Edmund's Parish Registers appears the following :—"George Jones buried 11th July, 1809."



HALFPENNIES.



ATKINS, 7B. ; CONDER, p. 178, 7 ; SHARP, p. 100, 1 ; D. & P., p. 59 ;  
BATTY, 2756 ; COTTON, 10.

- 11.** Obverse : Two trees, and a view of Dudley Castle in the distance. DUDLEY TOKEN. Ex. James.  
Reverse : A shepherd, with crook, recumbent beneath a tree, sheep and landscape. Ex. 1790.  
Edge : Plain (not in collar.) Atkins also gives one edge milled (No. 7.)

Batty's description of the obverse of this is given as : Ruins, trees, &c. ; "Dudley Castle" above ; "James" below ; "but there is good reason to believe this is an error."

BATTY, 2757. COTTON, 11.

- 12.** Same as No. 11, but bronzed.

ATKINS, 7A. BATTY 2758. COTTON, 12.

- 13.** Obverse and Reverse same as No. 11.  
Edge : PAYABLE IN LONDON. Remainder engrailed.

BATTY, 2759. COTTON, 13.

- 14.** Same as last, but bronzed.

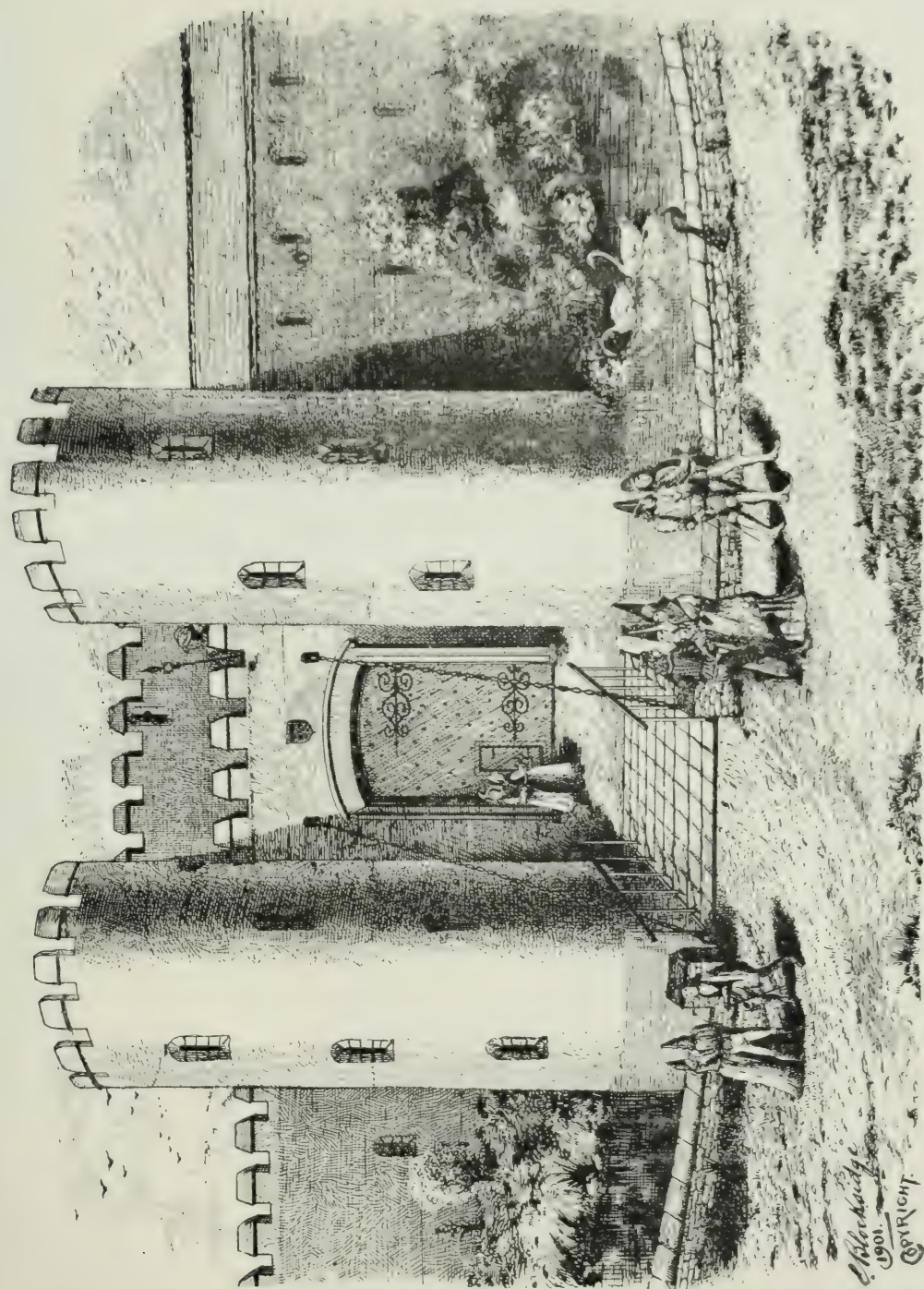
BATTY, 2760. COTTON, 14.

- 15.** Obverse and Reverse same as No. 11.  
Edge : Milled.

The reverse of these is from the same die that was used for one of Robert Orchard's Halfpenny Private Tokens.

Jacobs was the die-sinker, but whether it is one struck specially for Orchard's Tokens, or whether a design typical of the case of a pastoral life and to illustrate some teaching of Spence I am unable to ascertain.





TRIPLE GATEWAY, DUDLEY CASTLE, FIFTEENTH CENTURY.





Tokens 16 to 30 inclusive are what are called Political Tokens—and were issued to illustrate divers opinions which were prevalent at that time.

The Political Tokens of the 18th Century are worthy of special mention, as they were designed for and were distinctly hostile to the spirit of the French Revolution, which menaced divers thrones throughout Europe and caused such grave doubts and anxiety in high places.



ATKINS, 18 ; CONDER, p. 178, 8 ; BATTY, 2770 ; COTTON, 15.

**16.** Obverse : Same as No. 11.

Reverse : SOLDIERS BESIEGING THE TRIPLE  
GATEWAY OF DUDLEY CASTLE.  
HALFPENNY. Ex. James. Very rare.

This is very interesting as showing the then idea of the general appearance of the principal gateway of the Castle when uninjured.

The reverse of this token is described by "Atkins" under the heading of Middlesex, among Spence's "Mules," and also under that of Sussex for Brighton halfpenny, and is supposed to represent a siege of a fortified place. It is a specious one, and may have reference to the camp at that place, formed when a French invasion was feared.

A doubt appears to exist with regard to the above-mentioned token having ever been issued for Dudley ; it is a mule and the subject a political one. Boyne and others say it was



issued for Brighton : it bears a faithful representation of the triple gateway of Dudley Castle, and seeing that on two occasions the Castle was besieged, first by Stephen, then by Cromwell's army in the reign of Charles I., it is not without its significance.

Camden, the celebrated antiquary, says Dudley Castle was built about the year 700 by Dodo, Earl of Coventry, Somerie, and Arden, or Dudo or Dudd, a Mercian Duke (a famous Saxon) from which its present name, Dudley, is derived—Dud's Ley (*i.e.*, a home or place). Dodo and his brother Odo were the reputed founders of an Abbey at Tewkesbury in 715, and are said to have been buried at Pershore. The Castle stands over 700 feet above sea level.

In the 12th century during the Civil Wars, Stephen passing through Worcestershire with his army on his way to attack Shrewsbury, July or August, 1138, visited Dudley and tried to take the Castle. At this time it was held by Ralph Paganel for the Empress Maud.† His efforts, however, were fruitless, the Castle being so well fortified and defended, and after desolating the country and collecting large herds of cattle from the Barons' Manors he departed‡.

In the rebellion of Prince Henry against his father, Henry II., in 1175, Gervase supported the young prince, for which offence his castle was demolished, all his lands and goods being forfeited to the crown. The following year the king received 500 marks, as a peace offering for the transgression. In the time of Roger de Somerie (1233) on his neglecting or refusing to appear at Court to receive the honour of knighthood, the Castle and Manor were seized by Henry III., he, however, afterwards (1244) obtained permission to castellate his manor house in Dudley.

Queen Elizabeth, on her progress through Staffordshire and Worcestershire, visited Dudley in August of 1575. This was shortly after the celebrated entertainment given by the Earl of Leicester at Kenilworth.

On the 14th June, 1643, King Charles I. wrote to Lord Edward Dudley (only a few days before the death of the latter) asking him to assist in defending Dudley Castle against the Parliamentary Army, and on hearing of the death of Lord

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†Matilda, daughter of Henry I., commonly called Empress Maud from her marrying Henry V., Emperor of Germany.

‡Grose's Antiquities, vol. 3.





Edward Dudley, it is reported that on the 2nd July the King wrote to Lady Frances Dudley (wife of Sir Humble Ward, who had been made a knight on the very day his wife's grandfather, Lord Edward Dudley, was buried) to the same effect.

In the summer of 1644 Dudley Castle stood a siege of three weeks by the Parliamentary Army, under the Earl of Denbigh, the commandant of the whole Parliamentary forces of the Midlands, who was drawing near to lay siege to the Castle, he having collected a large force at Wednesbury. Lieutenant-Colonel Beaumont gallantly defended.

At this time Dudley Castle was a Royal garrison, considered a place of great importance, and was under the command of Colonel Leveson, of Wolverhampton, who held it on behalf of the King, till relieved on the 11th of June by a detachment of forces, 2,000 strong, sent by Charles I. from Worcester, and led by Lord Wilmot, with instructions to attack Lord Denbigh and raise the siege. A great battle was fought outside the walls of Dudley Castle on the 17th, the besiegers encamped at Tipton and West Bromwich, but after three hours' fighting they retired to Walsall.† It is also recorded that Charles I. sent 3,000 horse from Bewdley, the King having arrived from Worcester on that date, June 11th; he stayed there three days. Which of the two accounts is correct I am unable to say. The battle was fought on June 17th, when much damage was done to its battlements. Tradition states that this battle was fought by Oliver Cromwell on the east side of Cawney Hill, and that Lord Denbigh pitched his camp at the rear of the eminence still known as Cromwell's Grove, and constructed batteries on the ground now occupied by Firs Street and Hall Street. The Parliamentary troops were defeated and were obliged to retreat. The loss to the King's side was inconsiderable, whilst that of his revolted subjects was great—some 107 officers and men being killed. Two majors, two captains, three lieutenants, with 50 common soldiers taken prisoners. Several cannon balls, some of them being thirty-two pounders, have been since found among the ruins.

In 1645 Charles I. was frequently marching with his army through the country, and along with the King's army and among the King's officers was one Captain Symmonds, who kept a journal or diary of events, from which the following valuable record is extracted :—

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†Historic Staffordshire, p. 249.



" May 15th, 1645 : this night the King lay at Himley Hall in the county of Stafford, where now the Lord Ward lives, who married the Lady Dudley, an old house, moated.

" Friday, May 16th, 1645, the rendezvous was near the King's quarters. Began about four of the clock in the morning here. One soldier was hanged for mutiny."

The King was then *en route* for Chester to raise the siege.

Colonel Beaumont repaired the damage and held the Castle for two years longer. Subsequently the Castle was quietly surrendered to Parliament on May 10th, 1646, by Colonel Leveson, the fortress being rendered untenable, the surrender taking place without any attack on the part of the Parliamentary forces which were then around Dudley and were under the command of General Sir William Brereton.

The terms of surrender were honourable to the besieged, being settled by Lord Ward and Sir William Brereton, the Parliamentary General. It was ordered to be dismantled in 1647, and afterwards converted into a residence. The Castle continued habitable until the great fire of 1750, on the eve of St. James's fair, July 24th. This was supposed to have been the act of coiners to whom the Castle was a retreat or hiding place, but whether accidentally or with design will never be known. It has not since been inhabited.

At this time, 1646, the Parish Church of St. Edmund and Vicarage adjoining were reduced to ruins. This was supposed to have been done by Colonel Leveson, owing to their nearness to the Castle\* (see page 33), in which state they lay for nearly 80 years, when the Church was restored in 1724 at the expense of Richard and George Bradley, two wealthy inhabitants of Dudley.

Mr. George Bradley was once heard to make use of the following observation :—" If by rebuilding that Church but one Sinner be therein converted from the error of his ways, and save his soul alive, it will be the best use I can make of my Fortune."

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\*Booker's Dudley Castle, p. 98.



"Events affecting Dudley and the neighbourhood in connection with the Civil War in the time of Charles I. (1642 to 1647) are first made apparent in this Register" (St. Edmund's Parish Register) "by the following entry on page 74 :—

*In June (1643)  
 . 8<sup>th</sup> June 1643. a Boulden buried 17<sup>th</sup> day*

In June (1643)  
 John Hues a soulder buried the 17th day" †

This, among forty other names of soldiers, appears in the Register as having been killed in the Civil War and buried at St. Edmund's (1643 to 1646.)

On page 83, St. Edmund's Register, appears the following :

*All these six last leafes  
 weare Recorded and written  
 out of papers that wear written  
 by Thomas Robinson then Clarke  
 in the time of the late warrs*

*2<sup>1/2</sup> moe  
 John Gorton*

which being translated reads :—

"All these sixe last leafes weare recorded and written  
 out of papers that wear written by Thomas Robinson  
 then Clarke in the time of the late Warrs

"By mee John Gorton" ‡

Showing that owing to the unsettled state during the Civil Wars the Register was not properly kept.

\*Dugdale, Bar. vol. 2. (Also see page 30.)

†Blocksidge, p. 31 Dudley Parish Registers.

‡" " p. 33 " " "





"The Civil War in England (1642 to 1647) which resulted in the beheading of King Charles I. on January 30th, 1649, had considerable effect in and around Dudley, the Castle in 1643 being held for the King, whose cause was not popular, as we find his nephew Prince Rupert (who was nicknamed "Robber") had occasion to write from Salop to various Constables to search for deserters from Dudley Castle. In May, 1644, the Parliamentary forces under the Earl of Denbigh drew near to lay siege to the Castle, and which siege lasted for three weeks. In June, 1644, the garrison was relieved by a detachment of the King's forces from Worcester, and one hundred men of the Parliamentary army were killed.

"The following entry is very interesting :—

*Note of y<sup>e</sup> Church of S<sup>t</sup> Edmund being demolished by Colnd  
Levesson about this time: Both pishes did meet in y<sup>e</sup> of S<sup>t</sup> Thomas  
& became as one in all administrations; & so in their Officers  
within a few yeares after so y<sup>e</sup> Regisl<sup>r</sup> booke became one  
also from thenceforth: On y<sup>e</sup> 16 day of February 1646. M<sup>r</sup>  
John Tailor was settled in y<sup>e</sup> vicarage of Dudley &  
had possession given him of y<sup>e</sup> church of S<sup>t</sup> Thomas  
y<sup>e</sup> 17 day of y<sup>e</sup> same month Also y<sup>e</sup> 30<sup>th</sup> day of Sept: 1648  
upon y<sup>e</sup> peoples petition it was ordered by y<sup>e</sup> Comtee for plun-  
dered ministers y<sup>t</sup> both pishes shold Repaire y<sup>e</sup> church of S<sup>t</sup>  
Thomas & by another former Order they were ordered  
jointly to meet for Divine ordinances therein.*

E2

TRANSLATION :—

83 Note y<sup>t</sup> y<sup>e</sup> Church of S<sup>t</sup> Edmund being demolished by  
Colonel Levesson about this time: both pishes did meet in  
y<sup>t</sup> of S<sup>t</sup> Thomas & became as one in all administrations;  
& so in their Officers within a few yeares after so y<sup>t</sup> y<sup>e</sup>  
Registr booke became one also from thenceforth: On y<sup>e</sup> 16  
day of February 1646 M<sup>r</sup> John Tailor was settled in  
y<sup>e</sup> Vicarage of Dudley & had possession given him of y<sup>e</sup>  
Church of St Thomas y<sup>e</sup> 17 day of y<sup>e</sup> same month. Also  
y<sup>e</sup> 30th day of Sept: 1648 upon y<sup>e</sup> peoples petition it was  
ordered by y<sup>e</sup> Comtee for plundered Ministers y<sup>t</sup> both  
pishes shold repaire y<sup>e</sup> Church of S<sup>t</sup> Thomas & by ano<sup>r</sup>  
former Order they were ordered jointly to meet for Divine  
Ordinances therein."§



June 7th, 1644. "Warrant to Margery Davies, of Dudley, haberdasher, giving her authority to carry, sell, and 'vent' all such hatts as she shall make to Coventry, to Mr. Binks, provided she carries nothing with her prejudiciall to the State or doth not convey any of her hatts to the enemyes garrisons."†

Dudley Castle was one of the last which held out for the unfortunate monarch Charles. It was retained for him for two years after the siege.



ATKINS, 8 ; CONDER, p. 274, 101 ; SHARP, p. 148-51 ;  
BATTY, 2772A ; COTTON, 16.

- 17.** Obverse : Same as No. 11.  
Reverse : THO<sup>s</sup> SPENCE SIR THO<sup>s</sup> MORE  
THO<sup>s</sup> PAINE NOTED ADVOCATES FOR  
THE RIGHTS OF MAN.  
Edge : Same as No. 13.

ATKINS, 8A.

- 18.** Obverse : Same as No. 11.  
Reverse : Same as last.  
Edge : Milled.

ATKINS, 8B.

- 19.** Obverse : Same as No 11.  
Reverse : Same as last.  
Edge : Plain (not in collar).

The reverse inscription of these is intended to perpetuate the names of three noted advocates who made sacrifices for the rights of man according to the issuer's view of what those rights should be.

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†Noakes' Worcester Nuggets, p. 289.





THOMAS SPENCE, who resided at 8, Little Turnstile, High Holborn, London, was a bookseller and dealer in print and coins. He was also the author of several political works, one of which "Pig's Meat, or, Lessons for the People," alia (according to Burke) "The Swinish Multitude." It was published in penny weekly numbers. He was imprisoned seven months for high treason.

SIR THOMAS MORE was the author of "Utopia," a political romance published in 1516. He was the son of a Judge, and born in Milk Street, London, in 1480. He became Lord Chancellor in place of Wolsey, but not agreeing with the religious views of the King (Henry VIII.) and his conduct in reference to the divorce from Catherine of Arragon, he resigned the seals of office, and ultimately was beheaded in 1535.

THOMAS PAINE, the author of "Common Sense," "The Rights of Man," and the "Age of Reason," was born at Thetford in Norfolk in 1737. Brought up as a staymaker, he subsequently became an exciseman; losing his employment by misconduct he went to America, and took part with the Colonists against the Mother Country. In 1790 he became a political writer and returned to England; the following year he produced his "Rights of Man." The object was to expose to public comment those who, while expressing their approval of the French Revolution, stigmatized the event itself as most deplorable. With the publication of the second part, he, and the others selling it, were prosecuted, but as Paine had been elected a member of the French National Convention he was allowed to leave the country. Ultimately he was expelled the Convention, imprisoned, and narrowly escaped execution. In 1802 he returned to America, where he died in 1809.



ATKINS, 13; BATTY, 2772; COTTON, 18.

- 20.** Obverse : Same as No. 11.  
 Reverse : An open hand with heart upon the palm of it, JAMES beneath the hand, and laurel branches on either side. HONOUR.  
 Edge : Same as No. 13.



SHARP, p. 148, 52 ; BATTY, 2771 ; COTTON, 19.

- 21.** Obverse : Same as No. 11.  
Reverse : Same as last.  
Edge : Same as No. 13.

Possibly the design of this is in reference to Fox, whose actions as a Statesman might be regarded by Spence as "Honourable." His heart and hand being devoted to that cause, and to show straight-forward, open-minded dealing, and his marked aversion to any dissembling or hypocrisy.



ATKINS, 15 ; SHARP, p. 148, 53 ; BATTY, 2761 ; COTTON, 20 ;  
CONDER, p. 274, 103.

- 22.** Obverse : Same as No. 11.  
Reverse : A lion dismayed at the crowing of a cock on a mound. LET TYRANTS TREMBLE AT THE CROW OF LIBERTY. Ex. 1795.  
Edge : SPENCE \* DEALER \* IN \* COINS \* LONDON \*

BATTY, 2762. COTTON, 21.

- 23.** Obverse : Same as No. 11.  
Reverse : Same as last.  
Edge : \* PAYABLE IN LONDON. The remainder engrailed.
- 24.** Obverse : Same as No. 11.  
Reverse : Same as last.  
Edge : Plain.



- 25.** Obverse : Same as No. 11.  
Reverse : Same as last.  
Edge : Milled.
- 26.** Obverse : Same as No. 11.  
Reverse : Same as last.  
Edge — PAYABLE IN LONDON, remainder  
engrailed.  
In the possession of W. J. Davis, Esq.

The lion on the reverse of these refers to the British Empire. The cock represents the freedom resulting from the French Revolution, and of which the British Lion is supposed to be afraid. It is also an expression to illustrate the feeling of the small minority who had exercised power unwisely and had brought about a state of rebellion and demonstration of popular indignation.



ATKINS, 16 ; SHARP, p. 148, 54 ; BATTY, 2765 ; COTTON, 22 ;  
CONDER, p. 275, 104.

- 27.** Obverse : Same as No. 11.  
Reverse : A CONJOINED MAN'S & ASS'S HEAD  
(the former intended for George III.)  
Date above, 1795 ; and below, ODD \* FELLOWS \*  
"A Million Hogg" on one side opposite the man's  
head ; and on the other, opposite the ass's head,  
"A Guinea Pig." \*  
Edge : SPENCE x DEALER x IN x COINS x LONDON x
- 28.** Obverse : Same as No. 11.  
Reverse : Same as No. 27.  
Edge : With stars between the words instead of  
crosses.  
In the collection of S. H. Hamer, Esq., Halifax.  
Also in the collection of W. J. Davis, Esq., Birmingham.
- 29.** As last. Edge : Plain.





BATTY, 2766. COTTON, 23.

**30.** Same as last, but bronzed.

Edge : Same as No. 27.

A man's and ass's head united, representing two different schools of politics. (Fox and Pitt.)

The man's head being intended to represent George III., whilst that of the ass, the people.

The legend is of somewhat obscure meaning. Possibly it might refer to the wealth of the King as compared with the comparative poverty of the people.

The million (millionaire) hogg referring to George III. as nominal father of the people (pigs).

The lower legend, "Odd Fellows," refers to their inequality in possessions when read in conjunction with the upper legends.



ATKINS, 17 ; SHARP, p. 148, 55 ; BATTY, 2772 D. ; COTTON, 24 ;  
CONDER, p. 275, 107.

**31.** Obverse : Same as No. 11.

Reverse : Three men dancing under a tree, another sitting at a table, drinking,

"AFTER THE REVOLUTION."

The design of the reverse of this intends to convey the idea that after the Revolution times and conditions would be so much improved that the people would be able to feast and dance as compared with the condition of things as shown on another of Spence's mules (see note to Nos. 36 and 37.)





ATKINS, 14 ; SHARP, p. 148, 56 ; BATTY, 2768 ; COTTON, 25.

- 32.** Obverse : Same as No. 11.  
 Reverse : An armed Highlander in full costume, small  
 thistle on the right.  
 THE GALLANT GARB OF SCOTLAND.  
 Edge : Same as No. 27.

- 33.** Obverse : Same as No. 11.  
 Reverse : Same as last.  
 Edge : Milled.

BATTY, 2769. COTTON, 26.

- 34.** Obverse : Same as No. 11.  
 Reverse : Same as last.  
 Edge : Same as No. 27.

By means of the design of this reverse Spence seeks to propitiate the Scotch by referring to the gallant deed of some of the Highland soldiers on the field of Fontenoy. One of Semphill's Highlanders killed nine Frenchmen with his broadsword. It was issued when the news reached London that Scotsmen had joined the new political movement.







ATKINS, 10 ; SHARP, p. 148, 57 ; BATTY, 2772 C. ; COTTON, 27 ;  
CONDER, p. 275, 109.

**35.** Obverse : Same as No. 11.

Reverse : A Caduceus\* with a crown to the left, and  
Phrygian† cap of liberty to the right.

WE WERE BORN FREE AND WILL NEVER  
DIE SLAVES.

It will be noticed that the letter "S" of slaves stands above  
the line, and the letter "E" coming close to the edge of the  
token.

Edge : SPENCE x DEALER x IN x COINS x LONDON x

As regards the design of this reverse the crown and  
Phrygian cap of liberty are placed on a *level*, one at the head  
the other at the foot of the Caduceus, when such is in a vertical  
position. The Caduceus refers to commerce, which connects  
the Government and the people.

It was also the badge adopted by the reformers of the  
period.

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\*CADUCEUS. (Mercury's rod ; a wand entwisted by two serpents, borne by Mercury  
as an ensign of quality and office). On medals the Caduceus is a symbol of  
peace and prosperity ; in modern times it is used as a symbol of commerce,  
Mercury being the god of commerce. The rod represents power ; the ser-  
pents, wisdom : and the two wings, diligence and activity.

†PHRYGIAN CAP. A woollen cap worn by the ancient Phrygians ; afterwards the  
emblem of enfranchisement and liberty.





ATKINS, 11 ; SHARP, p. 169, 58 ; BATTY, 2767 ; COTTON, 28 ;  
CONDER, p. 275, 110.

**36.** Obverse : Same as No. 11.

Reverse : A CAT.

MY FREEDOM I. AMONG SLAVES ENJOY.

Date below, 1796.

Edge : Same as No. 23.

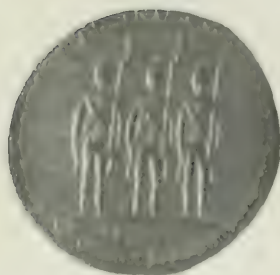
Woof gives it as above ; Cotton as "I among slaves enjoy my freedom."

**37.** As last. Edge : Milled.

The design of the reverse of this intends to convey the idea that the cat enjoyed more freedom than its owner, in fact it is a satire on the people's folly of allowing a *cat* to have more freedom than a man.

One of Spence's Halfpennies (not used among the Dudley ones) has on the obverse "My Liberty I among slaves enjoy," but with the reverse showing the state of things before the revolution, where a man, naked and fettered, is shown in prison, gnawing a bare bone ; the legend being "Before the Revolution."





ATKINS, 12; BATTY, 2764; COTTON, 30; CONDER, p. 275, 106.

- 38.** Obverse : Same as No. 11.  
 Reverse : Three citizens armed with muskets and fixed bayonets. WHO KNOW THEIR RIGHTS AND KNOWING DARE MAINTAIN. Ex. 1795. (Rarely met with).  
 Edge : SPENCE \* DEALER \* IN \* COINS \* LONDON \*

The design on the reverse of this has reference to the many Volunteer regiments, formed for defence in anticipation of a French invasion. Spence may wish to imply by this design that the soldiers might be used, not only as defenders of their country against foreign invaders, but also use their arms against those who attempted to usurp their rights, and for the purpose of showing the determination of the people to secure their political rights.



ATKINS, 19; SHARP, p. 149-59; BATTY, 2763; COTTON, 29; CONDER, p. 275, 111.

- 39.** Obverse : Same as No. 11.  
 Reverse : A boy sitting upon a turnstile, another boy moving it round. LITTLE TURNSTILE HALF-PENNY. Date below, 1796. (Very rare).

Issued as an advertisement for Thomas Spence—Spence's residence being No. 8, Little Turnstile, High Holborn, London.

The dies for all these tokens were by C. James, of London, and copper and bronzed specimens of many of them, if not all, were issued.





It will be noticed that several of the tokens have portions of the lettering, &c., missing. This was brought about by the tokens not being struck centrally on the "flan" or circular piece of metal—scarcely any of them are, on both sides—the "flan" was not large enough and the die was not central.

The undermentioned in addition to being issued for Dudley were issued for Middlesex, Sussex, and Lothian, but with different obverses, viz. :—

No. 9	is the same as issued for Middlesex,	No. 80 (in Atkins.)
No. 16	do.	do. No. 526 do.
		also for Sussex, No. 7. Reverse.
No. 17	do.	do. No. 511 (in Atkins.)
No. 20	do.	do. No. 516 do.
No. 22	do.	do. No. 519 do.
No. 27	do.	do. No. 520 do.
No. 31	do.	do. No. 523 do.
No. 32	do.	do. No. 517 do.
		also for Lothian, No. 13.
No. 35	do.	do. No. 513 (in Atkins.)
No. 36	do.	do. No. 514 do.
No. 37	do.	do. No. 527 do.
		also for the reverse of Stratford-on-Avon, see Davis, Nos. 530 & 533
No. 38	do.	do. No. 515 (in Atkins.)

Charles Pye in the Advertisement to his work dated 1795 states :—"Lately dies have been executed for the sole purpose of furnishing the collectors, the productions not being intended for currency. Dudley, Brighton, and several others, were not even known to be in existence at the respective towns from whence they derive their names."

And in the Advertisement to his work, published in 1801, he states :—"My principle of selection has been the following : First, to admit all tokens actually made for the purpose of circulation, and bearing upon the edge or face of the coin, the place where payable and by whom (a few also will be found on which the name of the proprietor does not appear, but they were certainly made for circulation.) Secondly, I have admitted tokens, not made for circulation as halfpence or pence, but rather as substantial cards of address, pointing out the trade and residence of the issuer. Thirdly, private tokens, made for collectors, and patterns for tokens ; and lastly—tokens certainly made for circulation, but without any name or place or proprietor."

"Among the rejected pieces will be found many whereon not only the name of some town appears, but also a pretended proprietor adds weight to the deception."



Specimens produced by using two dies never intended to be used together, are known as "Mules." These were never struck for circulation, but were made to sell to collectors of the period during the scarcity of regal coins; some of them may have got used as currency, but this was not the object for which they were made.

Many so-called tokens were struck for sale to collectors, bearing on the obverse or reverse a legend or inscription purporting that currency was the object; this was solely done to give an appearance of genuine currency which never existed.

Kempson's "London Buildings" have on the reverse "London Promissory Penny Token" as a legend. The obverses of this series representing buildings of interest.

The same remark applies to Kempson's "Gloucester Buildings," the legend on the reverse being "City Token." All these by Kempson had a plain edge struck in collar.

Peter Kempson was a medallist and manufacturer of buttons and tokens, and resided in Birmingham.

Skidmore's "London Pennies" have an edge reading "I promise to pay on demand the bearer one penny," and the "London and Westminster" series have the same edge reading. The legend on the reverse is "London and Westminster Penny," but they were not made for circulation as currency.

The same remark applies to the "Globe" series.

Thomas Spence issued a large number of so-called tokens, illustrating his political principles; Skidmore also had a large quantity of dies sunk, and by mutually exchanging they produced a vast array of "Mules," recorded in Atkins; without questioning the rarity of these, some of them being exceedingly so, it is very probable that with one or two exceptions they were never struck for currency, but for sale to collectors at the time when "token collecting" was as popular as the collecting of postage stamps is at present.

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Thirty-five tokens were issued for Dudley in the 18th century, and fifty-one for the County.

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\* "MULE."—A term said to have originated from one of the pieces made for collectors, bearing an Ass and a Mule saluting each other, and the words "Be assured, friend Mule, you shall never want my protection."



## 19th Century Tradesmen's Tokens.

**E**VEN at this period (1810) the coinage was anything but what could be desired, for there was a great scarcity of small change, and this led to the revival of tokens.

Boulton and Watt in 1799 manufactured for the Government the regal copper coins (halfpence and farthings), and again in 1806 and 1807, when they manufactured pence, halfpence, and farthings. No more were struck during the reign of George III., hence in 1811 we again find tradesmen circulating tokens of their own production; these were accepted in lieu of money and so facilitated matters and was so convenient that it was received with enthusiastic approval by the public.

There was scarcely a town throughout the country of any size or importance from which one or more such tokens did not emanate. There were numerous devices inscribed upon them, such as Arms of cities, towns, abbeys, &c., views of public edifices as churches, castles, bridges, &c., and they were of all shapes, sizes, and weights. Some were round, some square, others octagonal, and others again were heart shaped. Some were without name, and many being without date, but so great was the difficulty in procuring change that they were freely accepted.

In most cases the tokens were of copper, and occasionally silver, and even a few specimens of gold are also known.





PENNIES.



SHARP, p. 203, 1 ; BATTY, 597 ; COTTON, 10 ; DAVIS, 3.

- 40.** Obverse : FIGURE OF JUSTICE standing ; on one side a bale of goods, under which is the letter H, and on the other side a cask, inscribed "RESPONSIBILITY." DUDLEY & BIRMINGHAM TOKEN ONE PENNY. Ex. 1811.

The whole surrounded by an Etruscan border.

Reverse : In centre, RICHARD WALLIS BIRMINGHAM T & I. BADGER DUDLEY Legend : A pound note for 240 tokens. Surrounded by an Etruscan border.

Edge : Milled. (By Halliday).

The last letter in Birmingham is quite *clear* of the O and K in token.

BATTY, 598 ; COTTON, 11 ; SHARP, 203, 1 ; DAVIS, 4.

- 41.** Obverse : Same as No. 40, but the last letter in Birmingham *touches* O and K of token.

Reverse : Similar to last.

Edge : Similar to last. (By Halliday.)

BATTY, 599. COTTON, 12. DAVIS, 6.

- 42.** Obverse : Same as No. 40, but figure 1's in date *slope*.

Reverse : Similar to No. 40, but reads—T. & J. Badger.

Die Sinker's Error—Should be "T. & I." (Rare). By Halliday.

DAVIS, 5.

- 43.** Obverse : Similar, but the figure 1's in date have *flat* tops.

Reverse : Similar, but the final M of Birmingham lines with the top of the O in token instead of its *centre*. Rare.



The tokens issued by T. & I. Badger must have been freely used as very few specimens are to be found in fine condition.

Thomas and Isaac Badger were nail and iron merchants, and occupied the premises known as "Badger's Square," at Snow Hill, Dudley. They also had blast furnaces and collieries at Old Hill, and were glass manufacturers, and carried on this business in the premises known as the Phoenix Flint Glass Works, Hall Street, used until recently by the late Charles Hale. Both were magistrates and well-known local gentlemen.

It may be of interest to note here that the father of the Thomas and Isaac Badger was a master builder in Dudley about a century ago. He built most of the substantial houses in Dudley, such as the present Conservative Club in Birmingham Road, the Liberal Club in Hall Street, and the houses now occupied by Dr. Higgs in High Street, and Mr. Septimus Bagott, Wolverhampton Street; all square massive structures, evidently designed by the same person.

Dudley was famous for the manufacture of nails of every description, even as early as the time of Henry VIII., for the nails used in building the hall at Hampton Court came from there. In the original accounts preserved in the Public Record Office occurs the following—"Payde to Raynalde Warde, of Dudleye, for 7,350 of dubbyll tenpenny nayles inglys at 11s. the 1,000."<sup>\*</sup>

It was one of the chief centres of the nail trade, but owing to the "cut" and "machine wrought" nails gradually ousting the "hand-made" nails from the market, the industry has somewhat declined. It has always been an ill-paid industry. In many cases the wife and children had to turn out and work at the forge so that sufficient money could be earned for the up-keep of the home, but since 1889, the year in which the Royal Commission (commonly known as the "Sweating Commission,") made its enquiries into the conditions of labour, a vast improvement has taken place in this district.

It is very strange that nothing authentic has been preserved by them or by any Dudley historian about this interesting subject. All we can gather is that both the anvil and nail trades were formerly very lucrative, employing a large portion of the population. Proofs of those money making times in the nail and anvil trades, and that they were once very profitable, are furnished by the wealth of the Badgers, of Joseph Guest, nail merchant, (whose warehouse still stands unoccupied in New Street) who built the Dispensary and gave £20,000 to found the Guest Hospital, and £2,000 each to the Dudley Grammar School and Blue Coat School, and who in addition to these large sums gave liberally to the different institutions in Dudley and the neighbourhood.

At the time of the Chartist troubles in Dudley in 1840-41, brought about by bad trade and the disturbed state of the working classes, arising to a great extent from the poisoned

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<sup>\*</sup>History of Sign Boards, p. 347.



seeds of anarchy and distrust which was then sown broadcast by the Chartist leaders amongst the idle, ignorant and dissolute, it was found necessary to establish a "Watch" against sudden surprises to life and property. Thus it was that a day and night parole of the town was formed for the purpose of maintaining peace and order. Some 19 respectable townsmen were enrolled for this purpose and formed what was known as the seventh division, the superintendent of which was Isaac Badger. In case of an outbreak of the mob the ringing of the small and large bells of St. Thomas's Church was to be the signal for the immediate assembling of the whole constabulary force. Fortunately for the comfort of these brave volunteers the bells were never rung.

Isaac Badger died November 11th, 1860, aged 76 years, and was the last of a section of contracted Tories who had literally ruled the town for half-a-century. It is said "that he was a Tory in political faith but Radical in practice, unlettered but audacious, who rode over all obstacles and died a rich man, respected by a large circle of life-long friends." A public funeral was given to his remains as a mark of respect.

The Bailiff (Edward Grainger, Esq.) in the absence of the Mayor, issued a notice—respectfully inviting those persons who were desirous of paying a last tribute of respect to the memory of the late Isaac Badger, to meet at the Dudley Arms Hotel, on Friday morning, the day of the funeral, to join in the procession, and as a further mark of respect, the Public were asked to partially close their respective establishments on the morning of the same day.

\*On Friday, October 1st, 1819, a meeting of the principal inhabitants of Dudley and neighbourhood was held in the Old Town Hall, Market Place, Dudley. The Mayor, Francis Downing, Esq., was the Convenor. There were present amongst others of the commercial men at that time :—James Wilkinson, vice and anvil maker ; Thomas Badger, nail merchant ; Isaac Badger, nail merchant ; Francis Finch ; who voted for the support of the address, and to other resolutions passed at that meeting.

The object of this was "To take into consideration the propriety of presenting a loyal address to His Royal Highness the Prince Regent expressive of our detestation of the turbulent meetings lately held in various parts of the country and our abhorrence of those seditious and blasphemous publications, so industriously disseminated by designing men, who under the Pretext of REFORM, evidently intend to subvert the Government of the Kingdom."

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\*Extract from Finch's Account of the Meeting held at Dudley.





*On a Tablet in St. Edmund's Church, Dudley, is the following inscription :—*

"In memory of Thomas Badger, Esq., of The Hill, Dudley, who departed this life the 16th of August, 1856, in his 75th year.

In his long and extensive connection with the trading and mining operations of the district he maintained a high character for ability and uprightness. As a magistrate of this and the adjoining County of Stafford he discharged the duties of that office with zeal and integrity. He was a good master, a kind father, and liberal benefactor to the poor.

In remembrance of the many excellencies both in public and private life

which gained for him general respect and esteem, his sorrowing family have erected this monument to record their deep felt loss."



SHARP, p. 203, 2 ; BATTY, 601 ; COTTON, 13 ; DAVIS, 8.

**44.** Obverse : An anvil with point to *right*; the tops of the figure 1's in the date are *flat*, and beneath it, 1812. Dudley One Penny Token.

Reverse : A vice. Inner Legend, JAMES WILKINSON, Vice Maker. Outer Legend, A pound note for 240 tokens+.

Edge : Milled. (By Halliday).

No. 44 is as the anvil appears to the striker.

No. 45 as it appears to the blacksmith.





BATTY, 600.      COTTON, 14.      DAVIS, 7.

- 45.** Obverse : Similar but anvil, points to the *left*, and beneath it, 1812. (Legend as No. 44). The figure 1's in date *slope*.

Reverse : Same as No. 44.

Edge : Milled. (By Halliday).

James Wilkinson was an extensive vice and anvil manufacturer ; his address was Tower Street\* and his works were at the lower end of that street, near the "Castle Foot," but not a vestige of them now remain.

He lived for some time at the "Swan" in Castle Street (1840?) This has since been considerably enlarged—when occupied by Mr. Wilkinson the entrance was down two steps—this was doubtless when he was in changed circumstances, as the works having been proved a nuisance to the Priory Hall, he was compelled to take them down. This proved his ruin.

He was a true type of a Dudley man, having an exceedingly quick and retentive memory of the past events of Dudley.

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\*According to Sketchley and Adams' Birmingham and District Directory, published 1770, Tower Street was called Peas Lane, and a Joseph Wilkinson, vice maker, Peas Lane, is recorded, probably the father of the above mentioned, who is supposed to have founded the vice and anvil trade in Dudley.



The Wilkinsons are decidedly the oldest descended families in this town. Mr. Wilkinson once speaking of his early days, said : " We had no carts or waggons to convey our anvils and vices to the Cross, Dale End, Birmingham, for sale to the factors, who used to come and buy our goods, but had to travel with them in large baskets slung on horses' backs, and in single file we travelled over Bromwich Heath to Birmingham." Truly, a wearisome procedure. He lived to the good old age of 85, and died October 24th, 1854, esteemed and respected by all who knew him, and was buried in the family vault at St. Edmund's Church. He was the grandfather to Mr. George Wilkinson, of Leamington, who for many years was manager of Lloyds Bank, Dudley.



DAVIS, 123.

- 46.** Obverse : Interior of a forge. On a riband, Withymoor Scythe Works. Ex. ONE PENNY 1813  
 Reverse : Scythe blade, hay and straw cutting knives within a double circle. Underneath, a spade and shovel crossed, Payable by JAS GRIFFIN & SONS. One pound for 240 Tokens. The B in BY is under the figure 2.  
 Edge : Milled centrally after the style of the regal copper coins of 1799 and 1806. (By Sherriff.)







SHARP, 201, 47. DAVIS, 124.

- 47.** Obverse : Similar to 46, but different interior, date 1814.  
 Reverse : Similar to No. 46, but the B in BY is *under* the 4.  
 Edge : As last.

SWINDELL & CO. LTD., LATE JAMES GRIFFIN & SON.

The firm of James Griffin & Son, scythe, &c., manufacturers, was founded the latter part of the 18th century by James Griffin of Withymoor, who early in the last century took his son James into partnership. The father died in 1818, and the son continued the business under the same name. (See tokens.)

The second James had a son, James Avery, who joined the firm in early manhood, and (after his father retired) managed it up to his death in February, 1853. His father survived him about two years.

In 1856 Mr. C. E. Swindell purchased the concern from the Trustees and took into partnership Mr. Joseph Russell (who was apprenticed to the Griffins in 1845); they traded as Swindell & Co., and in 1890 Mr. Russell bought his partner's entire interest, continuing the business in same name until 1900, when (for family reasons) he converted it into a private limited company (Swindell & Co. Ltd.,) he being a life director and his son James Ernest Russell managing director. For these particulars I am indebted to the before-mentioned Mr. Joseph Russell, who is one of the Dudley magistrates.

In the Dudley Parish Church, near to the north west door, is to be found a tablet erected to the memory of James Avery Griffin, and in the chancel of St. Andrew's, Netherton, is one to the memory of his father, James Griffin.

No tablet is erected to the founder, James Griffin, Senr.



*On a Tablet in St. Thomas's Church, Dudley, is the following inscription :—*

“This monument is erected by  
JAMES GRIFFIN,  
of Withmoor Works,  
as a last tribute  
of affectionate endearment  
to his son  
JAMES AVERY GRIFFIN,  
who died February 27th, 1853,  
in his 45th year,  
leaving a widow and infant son.”

*Also on a Tablet in St. Andrew's Church, Netherton, is the following inscription :—*

“Sacred  
to the memory of  
JAMES GRIFFIN, ESQ.,  
of Withmoor,  
who died at Leamington,  
February 9th, 1855,  
aged 74 years,  
Whose strict integrity  
and well-known benevolence  
will ever live in the memory  
of all who knew him.”

Eight tokens were issued for Dudley in 19th century and forty-three for the County.

There were forty-eight varieties of Tokens in all issued for Dudley in the 17th, 18th, and 19th centuries.

In the introduction to the catalogue of Sir George Chetwynd's tokens, Thomas Sharp mentions “That Coins or Tokens, holding up the Collectors to ridicule, were actually struck and sold.” Denton, of London, issued a farthing bearing on the reverse two busts facing, with the motto—“WE THREE—BLOCKHEADS BE,” dated 1795. Another, manufactured by Westwood, as follows :—Obverse : A man smoking a pipe and seated at a table, on which are a number of coins, having a fool's cap placed on his head by an old



man ; legend, "TOKEN COLLECTORS' HALFPENNY" payable on demand 1796 ; and on the reverse is an Ass and a Mule saluting ; legend, "BE ASSURED FRIEND MULE, YOU SHALL NEVER WANT MY PROTECTION." On the edge, "Any sum given for scarce original impressions."

Another struck with the same die, has for the reverse, two boys riding a race upon asses ; legend, "ASSES RUNNING FOR HALFPENCE." These instances recorded will be sufficient to convince one of the burning enthusiasm that prevailed among the collectors at this time—in fact the desire to obtain them had developed almost to a craze in some cases.

The rarity of many of the tokens has been brought about by divers reasons, in some instances a few only were struck, and had only a private circulation, others owing to the dies being faulty, and being dispensed with after a few had been struck ; others by an error occurring in the name or place of the issuer, with the result that, in some instances, a new and correct die was sunk, and in others the order was cancelled. Many tokens, in fact, were obviously too expensive to pass current at their face or indicated value, and but few specimens of these were struck, hence their rarity.







## Tokens issued for the County.

### EIGHTEENTH CENTURY.

**P**RESUMABLY to assist the various towns in the County Tokens were struck and issued at Worcester, of which a detailed list and illustrations are here shewn.

#### PENNIES.



ATKINS, 1 ; CONDER, p. 177, 1. SHARP, p. 30, 1. BATTY, 591.  
COTTON, 1.

- 1.** Obverse : A dove standing on a lyre between olive branches. PEACE . LOVE . AND . HARMONY.  
Reverse : A cypher MS within an ornamental circle of leaves. PAYABLE . IN . WORCESTERSHIRE .  
and below . PENNY . Rare.  
Edge : I PROMISE TO PAY ON DEMAND THE  
BEARER ONE PENNY X Not dated.

The edge reading is that used on the Penny tokens issued by Skidmore, not for currency, but for sale to Collectors, and probably this is one of them.



BATTY, 592. COTTON, 2.

- 2.** Same as last, but bronzed.

This token is described in the *Exchange and Mart*, under date September, 1884, as follows :—"The design of this obverse is one that really admits of no description. It is a whimsical one, and the legend by which it is surrounded is vapid and absurd on a piece purporting to be used as a coin, or in lieu of one. It has something of a place of entertainment—such as a public garden—ring about it, and the letters or cypher "MS" on the reverse might pass for "Music and Singing." It is another of the mysterious class of pieces with the common type of reverse design (a cypher) designed to perplex collectors."

The dies were by Jacobs.

The cypher "MS" on the reverse of these might stand for "Music and Singing"—or "Musical Society." It has not yet been discovered what the true meaning of these letters are.

A. C. Fox Davies, in his "Book of Public Arms," gives three mottoes for Worcester, as follows :—

*Florite simper fidelis civitis,*  
(May the ever-faithful city flourish.)  
*Civitas in bello in pace fidelis.*  
(A city faithful both in war and peace.)  
*Simper fidelis mutare sperno.*  
(Ever faithful I disdain to change.)

It is probable that the cypher "MS" stood for *Mutare Sperno* (I disdain to change.)

Had not this token been issued for the county I should be inclined to believe that "MS" was the initials of the issuer.

HALFPENNY.

COTTON, 8.

- 3.** Obverse : M.S.  
Reverse : Lion and dove  $\frac{1}{2}$ d. Very rare. Not dated.  
Dies by Jacobs.

About the year 1865 Richard Woof, Esq., then Town Clerk of Worcester, mentioned this token in a paper read to the members of the Worcester Diocesan Architectural Society. It is unrecorded by Conder, Sharp, or Batty.

I have, so far, been unable to meet with a specimen of this ; neither the British Museum, or the Worcester Institute, have a specimen.



## NINETEENTH CENTURY.

### COUNTY TOKENS.

**I**N 1811 the Worcester House of Industry issued a considerable number of copper tokens for use of the county, which on account of the scarcity of small change were in great demand. A silver shilling token was also issued at Worcester in 1811.

In the *Worcester Herald* of July 6th, 1811, appeared the following :—

“A deputation of the Overseers of Birmingham waited upon the Chancellor of the Exchequer a few days since, and having represented the extreme distress of Birmingham for want of small change, obtained £3,000 in dollars, which are arrived, and in a few days the further sum of £6,000 in 3s. and 1s. 6d. pieces is expected.”

On November 8th, 1811 :—“The Directors of the Worcester House of Industry issued a considerable number of copper tokens, which were much in demand, on account of the great want of small change in the country. The exchange was immediately vested in the funds, and the interest applied to the assistance of the poor rates. A meeting of tradesmen was afterwards held (Mr. W. Beeken in the chair), at which resolutions were unanimously passed to resist the introduction of any other copper tokens into the trade of the city excepting those issued by the Government and the Worcester House of Industry. They asserted that there was a sufficiency of copper coinage in the country. A counter meeting of manufacturers was held at the Star and Garter immediately afterwards, asserting that the business of the city could not be carried on without more change, and they, therefore, determined to continue the issue of their own penny and halfpenny tokens, which they declared to be equal in weight to the legal coin of the realm, and that they always paid twenty shillings in the pound for them.”†

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†Turberville's *Worcestershire in the Nineteenth Century*, page 236.

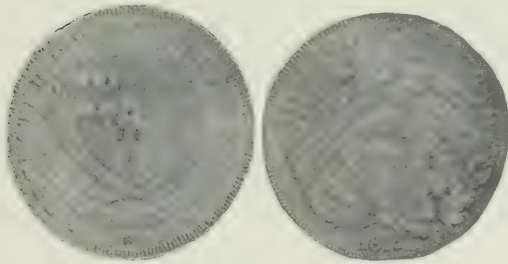




On October the 12th, in the same year, we read :— "*It is with much satisfaction, that in order to relieve the public so universally felt from the want of small change in this city and neighbourhood, the Directors of our House of Industry, at the earnest solicitations of many respectable tradesmen and others, have resolved to circulate CARD TOKENS of 2s. 6d. each, to which their responsibility will be attached, and consequently that of the united parishes, by which the principal objection hitherto made on the subject of similar issues, will be obviated.*"

On the 21st of December following :— "At a meeting of the inhabitants of Wolverhampton on Thursday last, they resolved :— 'That the great influx of silver and copper tokens, issued by individuals, companies, and corporations, is becoming a serious public grievance,' and they agree with each other to discontinue the receiving of them in payment."

### SILVER.



BOYNE, 227.

**4.** Obverse : WORCESTER COUNTY & CITY  
TOKEN.

City Arms within palm and olive branches, and  
underneath a scroll bearing the City motto, CIVITAS  
IN BELLO IN PACE FIDELIS.

Reverse : TO FACILITATE TRADE 1811 ; and  
within a wreath of oak leaves. VALUE ONE SHILL :

Edge : Milled.



PENNIES.



SHARP, p. 204, 6 ; BATTY, 608 ; COTTON, 1.

- 5.** Obverse : Arms of the City of Worcester.  
 CIVITAS IN BELLO IN PACE FIDELIS  
 ("A city faithful both in War and Peace," or "A city  
 in War, and in Peace faithful.")  
 Reverse : In the centre, between palm and olive  
 branches, VALUE ONE PENNY. Worcester City  
 and County Token. 1811.  
 Edge : Milled, centrally.

BATTY, 609. COTTON, 2.

- 6.** Similar to last ; the legend further from ornament on  
 obverse.

BATTY, 610. COTTON, 3.

- 7.** Similar to last ; different arrangement of branches  
 over date.

BATTY, 611. COTTON, 4.

- 8.** Obverse : Same as last.  
 Reverse : Similar to last ; fewer berries on branch.  
 Edge : Similar to last.

BATTY, 612. COTTON, 5.

- 9.** Similar to last (but from different die.)



BATTY, 613. COTTON, 6.

- 10.** Similar to last (but from different die.)

The last five are similar to No. 5, but from different dies, and vary in the branches and position of the shield with legend.

An advertisement, referring to these tokens, appeared in the *Worcester Herald*, under date November 16th, 1811, as follows :—

*"THE DIRECTORS of the HOUSE OF INDUSTRY finding the demand for their TOKENS greater than they at first calculated upon, and that many disappointments have occurred in consequence thereof, have now provided a sufficient quantity to supply the public with any amount. They likewise beg to state, that as the advantage arising from issuing these tokens, independent of the convenience of the trading interest, will be applied in aid of the Poor Rates, they trust they will meet due encouragement from every class.*

*"N.B.—These tokens will be regularly exchanged at any time for Bank Notes at their office in Friar's Street, and they presume to add that their responsibility must have a preference to the issue of any individual."*

BATTY, 614. COTTON, 7.

- 11.** Obverse : Similar to No. 5 but smaller and thinner.  
Reverse : Similar to No. 5. Dated 1814.  
Edge : Milled.

BATTY, 615. COTTON, 8.

- 12.** Similar to last, but inferior workmanship.

BATTY, 616. COTTON, 9.

- 13.** Same as last, but edge plain.

All dies said to be by Halliday.





HALFPENNIES.

SHARP, 211, 1 ; BATTY, 2787 ; COTTON, 25.

- 14.** Obverse : Similar to No. 5, but on smaller flan.  
Reverse : In the centre, within palm and laurel branches, VALUE HALFPENNY. Worcester City and County Token. 1811.  
Edge : Milled.

BATTY, 2788. COTTON, 26.

- 15.** Obverse : Same as last.  
Reverse : Similar to last ; the branches in a different position in relation to the legend and date.  
Edge : Same as last.

BATTY, 2788A. COTTON, 27.

- 16.** Obverse : Similar to last.  
Reverse : Same as No. 14.  
Edge : Same as No. 14.

BATTY, 2789. COTTON, 28.

- 17.** Same as No. 15, but bronzed.  
All dies said to be by Halliday.





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## COUNTER-STAMPED SPANISH DOLLARS, &c.

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**I**T is perhaps worth mentioning here that towards the end of the eighteenth century, when small change was so scarce, that the Statesmen then in power adopted a very curious expedient to supply the deficiency. The country was flooded with Spanish dollars taken from the Spanish galleons in time of war and these were issued at the rate of 4/9 each. A miniature head of King George III. was stamped on the neck of the Spanish King, which gave rise to the following couplet :—

“ The Bank, to make their Spanish Dollars pass,  
Stamped the head of a fool on the head of an ass,”

this being as familiar at the time as the dollars themselves, but although so much criticised they were in great demand, and a rush was made for them.† They were greatly counterfeited ; also ordinary Spanish dollars were procured by dealers and fraudulently marked by an imitation stamp. It was impossible to distinguish between the coins stamped at the mint and those fraudulently marked. This brought about the speedy calling of them in.

Early in 1804 the stamp was changed into an octagon form, but with no better result, as counterfeiting still went on.

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†From reports subsequently rendered, no less than 2,325,099 of these dollars were issued, representing a value of £552,211 0s. 3d.—Maberly Phillips, p. 10.



DOLLARS.



DAVIS, 1.

- 1.** Obverse : CAROLUS . III. DEI . GRATIA , 1783.  
Counter-marked with the head of George III., same  
as used by the Goldsmiths' Company for marking  
silver plate, in a small oval on the neck of the  
Spanish King. .  
Reverse : REX . M . 8R . F . F . HISPAN . ET . IND .

I am indebted to Maberly Phillips, Esq., F.S.A., for loan  
of plaster cast of this token.



BOYNE, 1.

- 2.** Obverse : Carolus IIII. Dei. G., having the head of  
George III. stamped on the neck of Charles IIII.,  
similar to the preceding. Date . 1795 .  
Reverse : HISPANIARUM . REX . Crown and Arms.  
Edge : o||o||o|| all round.

These were stamped at the Royal Mint from 1797 to 1802,  
to pass for 4s. 9d.





BOYNE, 5. DAVIS, 10.

3. A Spanish Pillar Dollar of Mexico, Charles IV., dated 1802. Stamped with an octagonal stamp with the bust of George III. in armour.

These were put into circulation in 1803 and 1804, at 4s. 9d.

Maberly Phillips states in his book on the Token Money of the Bank of England, "I can only find official notice for counter-marking *dollars*. But it is evident from coins in existence that half-dollars, quarters, and eights were all counter-marked."

#### HALF DOLLARS.

BOYNE, 3. DAVIS, 13.

4. A Spanish half Dollar of Charles IV., dated 1702. Stamped in a small oval, same as No. 1.

BOYNE, 26.

5. A Spanish half Dollar of Ferdinand VI., dated 1758. Stamped on both sides with G R in floriated letters. The initials G R probably intended for Georgius Rex.

#### QUARTER DOLLAR.

BOYNE, 4.

6. A Spanish quarter Dollar of Charles III., dated 1774. Counter-stamped with a bust of George III., in a small oval as on No. 1.

#### ONE EIGHTH OF A DOLLAR.

DAVIS, 21.

7. Bust of George III., in a small oval, similar to No. 1.

The Governor of the Bank of England was, by license of the Privy Council, the first to attempt to meet the want of a silver currency by the issue of Spanish dollars in 1797.



In 1709 a great haul was made of Spanish dollars, one and a quarter million of them were taken from the enemy as the following account shows :—

“ WEDNESDAY, DECEMBER 4th, 1709 :—

“ This day, six waggons, loaded with the treasure taken in the two Spanish frigates, reached the Bank from Plymouth, at 9 o'clock. The waggons arrived at Kensington, where they were met by a Captain's guard of the Grenadier battalion of the Guards, and the procession moved along Piccadilly, St. James' Street, Pall Mall, the Strand, Fleet Street, and Cheapside, as follows :—

“ Military Band of music ;

A Detachment of the Guards ;

A Commissioner of the Customs, and a Lieutenant of the Navy on horseback ;

Six waggons with the treasure, drawn each by eight horses.

“ Each waggon had flags on it, the English surmounting the Spanish.

Sailors rode on the outside of the waggons.

“ A Detachment of the 16th Regiment of Light Dragoons closed the procession.

“ The horses were decorated with ribbons. When the cavalcade reached the Mansion House, the Lord Mayor, the Lady Mayoress, and the gentlemen of his household came out in front of the house and drank from out of a gold cup, ‘ Success to the British Navy,’ the band playing *Rule Britannia*, while the honest tars, who were regaled at the same time, gave his lordship three cheers. Twelve or fourteen waggons more are since come up. The whole of the specie taken on board the two ships amounts to the vast quantity of *forty tons*.”‡

In 1804 one Spanish treasure-ship, valued at 3,000,000 dollars, was seized by the English ; these were counter-marked by the Government with the King's head, George III. (in an octagon form). These also were issued to relieve the pressure for change. They bore various dates and were the Spanish pillar dollars.

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‡Gentleman's Magazine, January, 1800.



For counterfeiting and counterfeit marking, two men (in 1797) by name H. T. Parker and Maurice Stamford, were sentenced to death.

At this period the extreme penalty of death for forging or uttering a forged note of the Bank of England was enacted.

Two hundred and seven lives were sacrificed (many of this number being women) between 1805 and 1818.

From 1811 to 1818, sixty-three persons were convicted, one was executed. During the next seven years fourteen only were convicted, but of these, five were executed. Subsequently the penalty was reduced to fourteen years' transportation.

I have to record the wrongful doings of a local man, viz., William Booth, a notorious forger at Perry Bar, Staffordshire, who issued a penny token of his own manufacture, as an excuse for having a coining machine on his premises. The collar in which his coin was struck was exactly the same size as the 3s. 1812 Bank Token, which, it is believed, he freely counterfeited. He also forged the notes of the Bank of England, but was eventually detected, tried, found guilty, and executed at Stafford on August 15th, 1812.

There is a recent imitation of the rare Perry Bar Copper Penny Token, which may be detected by the two dots under the "M" of W<sup>M</sup> being square instead of oval as on the genuine one. There are other points, but this will suffice.

Counterfeiters were dealt with, when caught, in a very summary manner, as the following will shew.

Smiles, in his book on the lives of Boulton and Watt, 1874, page 311, says :—"About the middle of the last century, one of the grimmest sights of those days being the skeletons of coiners dangling from gibbets on Handsworth Heath."

The punishment for this crime was, sometimes, of a brutal character. "In March, 1789, a *woman*, convicted of coining in London, was first strangled by the stool on which she stood being taken from under her, after which she was fixed to a stake and *burnt* before the debtors' door at Newgate."

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## Bank of England Tokens.

1797—1816

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**I**T is recorded that only fifty to sixty thousand pounds' worth of silver coins were minted for fifty-six years after the accession of George III., and that the silver money in circulation was mostly of Charles II., William III., and Queen Anne; worn smooth and thin. To meet the scarcity the Bank of England was first empowered to circulate Spanish counter-stamped dollars.†

Early in 1804 (May 21st), and shortly after the withdrawal of the much-abused Spanish counter-marked dollar tokens, the Bank of England to remedy the great scarcity of silver coinage and also inconvenience in procuring small change, issued the 5/- silver dollar; and for the Bank of Ireland, 6/-. Also in 1811, tokens for 3/- and 1/6 were issued. Dies were sunk of a token for 9d., but only a few patterns were struck. All these were issued to obviate the necessity of counter-stamping the Spanish dollar with the King's bust, which had been extensively resorted to, in consequence of a dearth of the silver currency, and to put a stop to the counterfeiting of the Spanish dollars.

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†Davis, p. xviii.



**SILVER.**

**DOLLARS.**



**5/-**

DAVIS, 6. BOYNE, 7.

- 1.** Obverse : Georgius III. Dei Gratia Rex. Laureated bust of the King to the right ; draped.  
Reverse : Britannia seated, holding a spear and olive branch ; at her side the Union shield and cornucopia : before her a bee-hive.  
Five Shillings—Dollar.  
Bank of England. 1804.  
Edge : Plain, in collar. Issued May 21st, 1804.

This issue was minted at the Soho Mint for the Bank of England, and was by Küchler. The initials C. H. K. appear on the drapery. Proofs of same were struck in copper.

**5/-**

BOYNE, 6. DAVIS, 20.

- 2.** Obverse : Georgius III. Dei Gratia. The King's bust as the last.  
Reverse : Britanniarum Rex Fidei Defensor. The Royal Arms within the garter and motto ; crown appears above ; dated 1804. DOLLAR under shield.



**5/-**

BOYNE, 8. DAVIS, 25.

- 3.** A silver proof, as No. 2.

**5/-**

BOYNE, 10. DAVIS, 7.

- 4.** A bronze proof, struck from the old dies. This varies somewhat from the above. The die on the reverse side has a blemish ; the blank is also a little smaller.

Matters continued in this manner until June 26th, 1811, when it was publicly announced that the Bank of England intended to issue tokens of 5/6, 3/-, and 1/6.

Impressions are to be had in copper, bronzed ; these were never issued to the public as currency. Many of them were, in all probability, not struck at the date stated on the tokens, as by careful examination the dies appear to be corroded, some more than others.

**5/6.**

BOYNE, 11. DAVIS, 26.

- 5.** Obverse : GEORGIUS III. DEI GRATIA REX.  
Laureated head of the King to the left. Bust draped.  
Reverse : Within a wreath of oak and acorns, Bank Token, 5s. 6d. 1811. In four lines.

Under the ribbons on the reverse is I.P. (Phillp) the initials of the die engraver employed at the Soho Mint.

**5/6.**

BOYNE, 12.

- 6.** A proof in silver of the above.

**5/6.**

BOYNE, 13. DAVIS, 27.

- 7.** A copper proof of the same.





**5/6.**

BOYNE, 14. DAVIS, 30.

- 8.** Obverse : Same as last.  
Reverse : Bank of England Token. Britannia seated holding a spear in her right hand, the other arm resting on the Union Shield. Exergue, Five Shillings and Sixpence. Dated 1811.

**5/6.**

BOYNE, 15.

- 9.** A proof in silver. In the die on the reverse side is a flaw on the Union Shield.

**5/6.**

BOYNE, 16.

- 10.** Obverse : Legend and bust to the right, same as No. 2.  
Reverse : Same as No. 9.

This also being a pattern.

Nos. 5, 6, 7, 8, and 9 are the only instances in which the King's head appears facing to the left.

All these were patterns and were not put into circulation.

The 5/6 silver tokens must have been issued in very small quantities as very few are to be met with.

**3/-**



BOYNE, 17. DAVIS, 45.

- 11.** Obverse : Georgius III. Dei Gratia Rex. Laureated head of George III., bust "Armoured."  
Reverse : Bank Token 3 Shill. 1811. In four lines, within a wreath of oak leaves.



The die for No. 11 token was engraved by Lewis Pingo.

First issued on July 9, 1811. Very soon after their appearance, counterfeits were plentiful. The same remarks apply to Nos. 14, 15, and 16.

From the same blocks as used for No. 1 was a token of 6/-, struck (at Soho) in 1804 for the Bank of Ireland. The obverse die being used. They contained the same amount of silver as the Bank of England 5/- dollar.

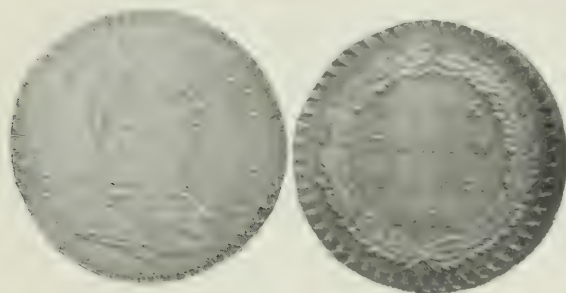
BOYNE, 18.

- 12.** A silver proof of the above.

BOYNE, 19. DAVIES, 50.

- 13.** Same as No. 11. Date 1812.

**1/6**



BOYNE, 27. DAVIS, 61.

- 14.** Obverse : George III. Dei Gratia Rex. Bust to right, in armour. Head, George III.  
Reverse : Bank Token 1s. 6d. 1811. In four lines, within an oak wreath.

The same type as the three shilling token of 1811 and 1812. First issued July 9th, 1811.

The dies for these tokens were engraved by Lewis Pingo.

A great number of the 3s. and 1s. 6d. tokens were issued, and proved a considerable advantage to the public.

BOYNE, 28.

- 15.** A silver proof of same.

BOYNE, 29. DAVIS, 63.

- 16.** Similar. Dated 1812.



3/-



BOYNE, 20. DAVIS, 55.

- 17.** Obverse : Georgius III. Dei Gratia Rex. Laureated head of George III. to right.

Reverse : Bank Token 3 Shill. 1812. In four lines, within a wreath of olive and oak leaves.

Issued also in 1813-14-15 and 16.

Very few are to be found bearing date 1816, probably only a few issued.

This type first issued September 18th, 1812.

BOYNE, 21. DAVIS, 56.

- 18.** A silver proof.

BOYNE, 22. DAVIS, 57.

- 19.** The same. Dated 1813.

BOYNE, 23. DAVIS, 58.

- 20.** The same. Dated 1814.

BOYNE, 24. DAVIS, 59.

- 21.** The same. Dated 1815.

BOYNE, 25. DAVIS, 60.

- 22.** The same. Dated 1816.





**1/6**



BOYNE, 30. DAVIS, 64.

- 23.** 1/6 Obverse : As No. 17.  
Reverse : Bank Token 1s. 6d. 1812. In four lines, within a wreath of oak and olive leaves.

First issued September 18th, 1812. This issue was also very quickly counterfeited.

Also issued in 1813-14-15 and 16. Very few are to be found bearing date 1816, probably only a few were issued.

BOYNE, 31.

- 24.** A silver proof of same

BOYNE, 32. DAVIS, 65.

- 25.** The same. Dated 1813.

BOYNE, 33. DAVIS, 67.

- 26.** The same. Dated 1814.

BOYNE, 34. DAVIS, 68.

- 27.** The same. Dated 1815.

BOYNE, 35. DAVIS, 69.

- 28.** The same. Dated 1816.

**9d.**

BOYNE, 36. DAVIS, 71.

- 29.** Obverse : Same as No. 17.  
Reverse : Bank Token 9d. 1812. In four lines, within a wreath of oak and olive leaves.

DAVIS, 72. PHILLIPS, p. 34.

- 30.** Also a proof as above, but in copper, bronzed.

These were never issued as currency, the design being the same as Nos. 23 to 28.



Things remained in this state until May 21st, 1816, when the report of the Committee appointed to inquire into the state of the coin of the kingdom was received, in which they strongly advocated a new coinage of silver. It was finally arranged that two millions for England, and five hundred thousand for Ireland, should be coined before any was issued for the public. A notice also was issued by the Lord Mayor which read, "The Bank of England does not refuse any shillings or sixpences on account of their being plain, provided they are English." This notice soon brought a crowd together, who besieged the Bank, all anxious to get rid of their poor thin silver in exchange for notes and dollars.

A further notice was then issued and posted at the Bank and Mansion House, that "All shillings and sixpences of the coin of the realm, whether *plain or not*, will continue to be exchanged at the Bank as heretofore, till the issue of the new silver coinage, which will not take place before the month of February next." It also stated that those refusing to take the current coin of the realm would be prosecuted.

In spite of all these assurances, a great number of people, mostly among the poorer classes, would not believe—many realising their thin sixpences for fourpence to the Jews, who reaped a plentiful harvest by their incredibility.

Early in 1817, the new silver was ready, and was sent by the artillery into the provinces, as the following extract shews :

"Twenty-three artillery train waggons, loaded with new silver coin, left London for the north. Three, upon arriving, deposited their lading amounting to some £24,000, with the bankers at York, each waggon was drawn by six horses, with their riders, and accompanied by a military escort. On January 30th, eighteen artillery waggons passed through Newcastle on their way to Scotland, they were under a full military escort. They were laden with silver which was recorded as twenty-four tons."†

And on February 13th, 1817, all bankers were prepared to issue the new coin, "in exchange for the old standard coin of the realm, however defaced or reduced in weight by use."

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†Maberly Phillips, p. 37-38.



The following announcement appeared in *Aris's Birmingham Gazette*, under date April 28th, 1817:—

“DOLLAR TOKENS.—In reply to the applications made last week at the Bank of England, we understand it has been signified that the Dollar Tokens will not be received in payment at the Bank *at all* after the *first day of May* next.”

The last issue of the shillings and sixpences, appeared in 1787, so that thirty years had passed before the new issue of silver reached the public. Fourteen days only were allowed before they were to become an illegal tender, although some leniency appears to have been shown, as they were presented to the banks some time after this date.

The new silver coinage being now considered sufficient for the public requirements, an Act was passed on July 11th, 1817, stating that as the tokens issued by the Bank of England were no longer needed, they were not to be received or paid after March 25th, 1818, “On penalty of paying for every such dollar, etc., uttered, offered or tendered in payment, any sum not exceeding five pounds, nor less than forty shillings.”

They would be accepted at the Bank until March 25th, 1820, or the holders were at liberty to sell them for old silver, but for several years afterwards they found their way to the Bank.

Great difficulty must have been experienced in withdrawing the token money from circulation, but at this late period it is impossible to obtain but little information on the subject.

Maberly Phillips, a *teller* in the late fifties at the Bank of England, says “that the treasury of the Bank of England does not contain a single specimen of her token coinage, some millions of which were issued under her directions, and for twenty years formed the principal silver circulation of the metropolis and probably of the nation.”







## PORCELAIN OR CHINA TOKENS.

**I**N a book entitled "A Century of Potting of the City of Worcester, 1751 to 1851," by R. W. Binns, F.S.A., printed 1865, is quoted the following (page 77) :—

"About the year 1763 those curiosities of currency, 'Porcelain Tokens,' were issued at the China Factory. Both the paste and the engraving agree with this date, but we can discover no local evidence which could have suggested the use. It was then 100 years since the tokens of the 17th Century had been prohibited, and the rage for those Birmingham curiosities of the 18th Century had not commenced. The only information likely to throw any light upon this issue is contained in Ruding; under the date 1760, vol. ii., p. 81, he says :—'The half-crowns which remained were by no means adequate in number to the purposes for which they were intended;' and also, in remarking on the scarcity and value of silver, he says :—'Consequently no coinage took place until 1763.' We engrave two specimens which, it will be perceived, acknowledge their indebtedness, not in the usual form of a token, but in that of a bank note, with the signature of William Davis, the manager.

"The letters W.P.C. on the reverse are in relief so that to counterfeit these tokens a person must have been in possession of the moulds for making the china, and the copper-plate for printing them. We have heard of these tokens being issued for a large amount (two guineas), but they are very scarce, as also are those here engraved."

"The Royal China Manufactory, situate in Palace Row at the bottom of Fish Street, and extending from thence to the bank of the Severn, was first established in the year 1751, and continued by a number of proprietors under the firm of the 'Worcester Porcelain Company' until the year 1783, when the whole was purchased by Thomas Flight, Esq., of Hackney, Middlesex, from whom it was conveyed to the present sole proprietors Messrs. Joseph Flight and Martin Barr. Mr. Flight resides at their warehouse, No. 1 Coventry Street, London; and Mr. Barr at the manufactory at Worcester."‡

The above tokens are also described in the "Catalogue of a collection of Worcester Porcelain, and Notes on Japanese Specimens in the Museum at the Royal Porcelain Works," by R. W. Binns, F.S.A., page 58. Nos. 590 and 591. Published 1884.

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‡Universal British Directory (1797)



1. Obverse : I promise to pay the Bearer on demand Two Shillings. W. Davis At the China Factory.  
Reverse : W.P.C. (Worcester Porcelain Company) in raised letters.
2. Obverse : I promise to pay the Bearer on demand One Shilling. W. Davis At the China Factory.  
Reverse : W.P.C. in raised letters.
3. Obverse : I promise to pay the Bearer on demand Six Pence.  
Reverse : W.P.C. in raised letters.



2/-

6d.

1/-

I am indebted to Mr. W. Moore Binns, son of the late R. W. Binns, Worcester, for a photo from which the above is reproduced of the tokens in the possession of the Royal Worcester Porcelain Company, and also for the following information :—"Although considerable quantities of them must have once been in circulation I do not remember to have seen any but the three in our Museum." (Worcester Royal Porcelain Works,) February 1st, 1904.

The 2/- and 1/- are now in the Worcester Victoria Institute and are in excellent preservation.

I append extracts from letters received from the Royal Porcelain Company, Worcester, in reply to queries put by me, thinking they may be of interest to my readers.



*Extract from letter dated January 29th, 1904 :*

"We know of no further information coming to light respecting the tokens, other than that given in Mr. Binns' book (*A Century of Potting*, 1865). We send you sealing-wax impressions of the three tokens which we possess, and also some in modelling-clay. The two larger tokens are the ones referred to in Mr. Binns' book, with the lettering on, printed from copper plate ; the smaller one is white, ready for the printing, and no doubt was intended for a token of smaller value.

"We have no trace of the moulds now, but at this we are not surprised, as most of the moulds of that period were destroyed years ago. We regret being unable to throw more light on this matter."

*Extract from letter dated February 1st, 1904 :*

"We have neither the moulds of the tokens nor the copper plates for the lettering as far as we know, so that reproducing them is out of the question."

The British Museum possess specimens of the 2/- and 1/- china tokens, but not the 6d.

Thickness of china tokens :—Five-sixteenths of an inch.

The late W. A. Cotton states in his book on the Coins, Tokens, and Medals of Worcestershire, published in 1885, page 131, that "Another china manufactory used similar money, but in the present century, viz., John Coke, Pinxton, Derbyshire, 1801."

I have failed in my efforts to trace these tokens ; the works were closed many years ago.

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ON the third reading of the "Local Tokens Bill," June 29th, 1813, Mr. Grenfell, M.P., in calling attention to the depressed state of copper specie, said :—

"These had been productive of much inconvenience in many parts of the country, which was in great measure owing to the wretched state of the copper coinage of the country. Many tradesmen were obliged to take the bad halfpence, and not being able afterwards to pass them, were compelled to sell them as base metal at 8d. per lb. Sixteen of the good penny pieces weighed a pound, and it took 73 of these halfpence, so that their loss was the difference between 16 and 73. He thought, however, he could propose a remedy that was practicable, easy, immediate, and effectual. This was the entire suppression of the local copper tokens, and to stop the circulation of what were called old Tower halfpence, which were a constant source of temptation to counterfeit that species of coin. He hoped the Government would take the subject seriously into consideration, in preference to his doing so ; but if they did not do it early in the next Session, he certainly would."

The Chancellor of the Exchequer in replying, said :—

"The evil mentioned by the hon. gentleman had already attracted the attention of Government, and was now under consideration. Inquiries had already been made, but it was not yet determined how to proceed."

The issue of tokens continued without legislative measures being adopted to prevent their circulation till 1817, when the evil became so great that a petition from *Dudley* was presented by Mr. Grenfell to the House of Commons on Friday, the 25th of April, 1817.†

Mr. Grenfell said :—"It might be said, that no one was bound to take them unless they chose, and that no inconvenience would result from their currency. This might be the case with individuals who could lie out of their money till they had collected a great quantity, to be returned at once to the persons who issued them, and who might thus find it their interest to buy and sell them, but the poor could not engage in this species of traffic, and as their wages were paid in this uncertain medium, they must necessarily be losers." The petitioners concluded, by giving it as their opinion, that as the

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†Hansard's Parliamentary Debates, vol. xxxv., col. 1313.



Government, "with a liberality worthy of the nation, had issued such a quantity of new silver coinage, the continuance of the local tokens was quite unnecessary, and their use ought to be abolished. They prayed therefore that the House would take the subject into their consideration."

It will be seen by this that the grievances of the people were real and Parliament was not long in giving effect to this petition sent by Dudley, for only three months later the circulation and issue of copper tokens were dealt with by Act of Parliament. "The Government succeeded in passing the Bill on July 27th, 1817."

Pascoe Grenfell represented Great Marlow from 1802 to 1820, and Penryn in Cornwall, 1820 to 1826. He was born at Marazion in Cornwall, 1761, and died in London, 1838.

In Parliament he was a zealous supporter of William Wilberforce in the debates on slavery.

He was engaged with Thomas Williams of Temple House, Great Marlow, in developing mining industries of Anglesey and Cornwall. He was an abolitionist and also an authority on all matters connected with finance.

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Tokens originated through public necessity, and to provide for a long felt want, i.e.—small change. They were neither issued for fraud or profit, nor for the cabinets of collectors, but for legitimate trading, and for a time proved most useful, but eventually became a nuisance; as they were issued by nearly every tradesman of note as a kind of advertisement, and being payable only at the house of the issuer, they became most inconvenient and troublesome.

It must not be supposed that tokens met with a good reception everywhere, for in some parts of the country the issue of these traders' tokens, however good they might be, called forth much public opposition. It was not till the issue was so great that they had become a nuisance.

It only remains to observe that the Act of Parliament 57 George III., c. 46, prohibiting the circulation of tokens after the first of January, 1818 (with the exception of certain pennies issued by the Overseers of the Poor of Birmingham and Sheffield) speedily effected the melting down of all that were in a state of currency, leaving those only that were in the hands of collectors.



Those of Sheffield, bearing dates 1812, 1813, 1814, and 1815 were to remain as legal tender until March 25th, 1823 ; and those of Birmingham, bearing dates 1811, 1812, 1813, and 1814, were lawfully permitted circulation until the 25th day of March, 1820.

The ground for such exceptions as stated in the Act was that "the immediate suppression of which would be attended with great loss to the said townships, and to the holders of such tokens, being for the most part labourers and mechanics, as well as with great inconvenience to the inhabitants."†

The evolution of the simple, rude, ill-fashioned coins of our ancestors to the accurate and reliable specimens we possess to-day is a study full of interest—we have gold, silver, and bronze in plenty, in excellent condition, easily exchanged and understood, but to realize and appreciate the wonderful value of our grand system we must look back to the days when England had no universally established currencies, when the kingdom was flooded with an endless variety of traders', town, county, bank and national tokens, when the Government was absolutely devoid of system as regards coinage, when business was hindered and commercial men became confused—when the country was seriously affected by reason of an inadequate supply of a suitable medium of exchange. Many of us are apt to forget, and more are ignorant of the fact of the inconvenience which existed as the result of this, so recently as the end of the 18th and the beginning of the 19th century.

It is however due to a very large extent to those token-issuing towns, Dudley included, that we owe our present system of national coinage—*Dudley* being among the first to issue tokens 1648—1672, and foremost from time to time in persistently demanding a coinage that should be universally sufficient for all—such as now exists.

Tokens have now disappeared from our currency, in all probability for ever, owing to the abundant provision for small change.

Many of the tokens illustrated in this work are in the possession of the writer, and several hitherto unpublished variations of die and edge readings are recorded.

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†Davis, 19th Century Tokens.





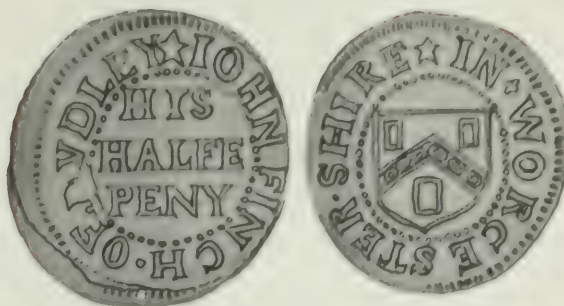
# DUDLEY TOKENS.

82

## XVII. CENTURY.



No. 2, p. 13.



No. 3, p. 14.



No. 4, p. 15.



No. 5, p. 16.

## XVIII. CENTURY.



No. 6, p. 20.



No. 7, p. 21.



Reverse to each.



No. 8, p. 22.



No. 9, p. 23.



# DUDLEY TOKENS.

53

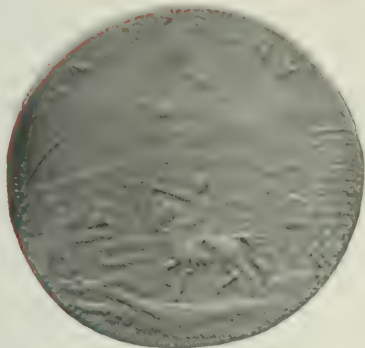
XXVII. CENTURY, CONTD.



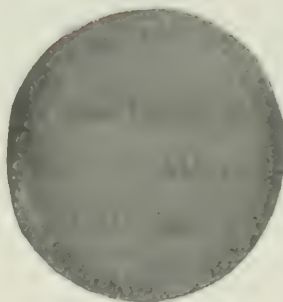
No. 10, p. 25.



No. 11, p. 26.



No. 16, p. 28.



No. 17, p. 34.



No. 20, p. 35.



No. 22, p. 36.



No. 27, p. 37.



No. 31, p. 38.



No. 32, p. 39.



No. 35, p. 40.



No. 36, p. 41.



No. 38, p. 42.



No. 39, p. 42.





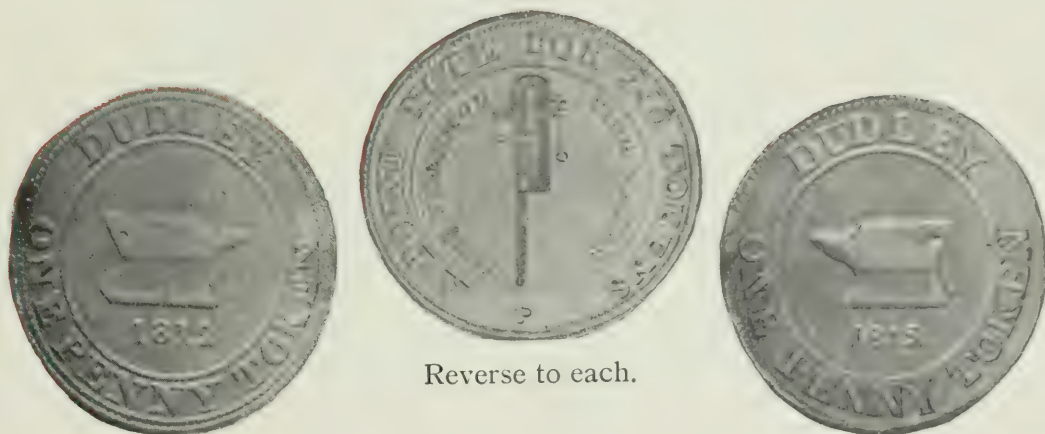
# DUDLEY TOKENS.

81

XIX. CENTURY.



No. 40, p. 46.



Reverse to each.

No. 44, p. 49.

No. 45, p. 50.



Reverse to each.

No. 46, p. 51.

No. 47, p. 52.





PART II.

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**H**istory  
OF  
**D**udley **B**anks,  
**B**ankers & **B**ank **N**otes,  
FROM  
THE EARLIEST TO THE PRESENT TIMES.

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WITH FAC-SIMILES OF NOTES, SIGNATURES, &c.

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# DUDLEY

## Banks, Bankers & Bank Notes

FROM

THE EARLIEST TO THE PRESENT TIMES.

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**T**RADITION has it that the first Bank was established in Italy in the year 808 A.D., by the Lombard Jews, some of whom came over to England and settled in London. The term bank is derived from *banco*, an Italian word signifying bench, as it was the custom of the Lombard Jews in Italy to keep *benches* in the Market Place where the business of exchanging money and bills was carried on. When a banker failed his bench was broken to pieces by the populace; and from this circumstance we have our term *bankrupt*.

It is most difficult to determine who first introduced paper money. It is recorded that the Chinese were the first, and that they used a kind of bank-note over two thousand years ago (119 B.C.) The Chinese also in 800 A.D. had a paper currency which was described as "flying money," but they soon became worthless owing to the very large quantity that were issued.

At a much later period the Japanese had a similar paper issue, "their feudal lords in various districts issued little cards representing very small values."

The earliest existing Bank was founded in Barcelona about the commencement of the fifteenth century (1401). It was opened by the Cloth Merchants.

The first European Note is accredited to the Bank of Sweden, founded in 1656, by one Palmstrueth, and who issued notes in 1658, and is considered to be the first real bank note.

There are tablets in the British Museum which go to prove that a bank existed in Babylon, established by Egibi and Son, and whose notes, if they can be so called, were inscribed on tablets of clay, not unlike those which proclaimed the fact of the firm's existence. These tablets were found in an earthenware jar, in the neighbourhood of Hillah, a few miles distant from Babylon. The founder of this banking house (Egibi) says Lord Avebury, probably lived in the reign of Sennacherib, about 700 B.C.





In the possession of the Bank of England is a Chinese Bank Note, supposed to be of the 14th century A.D.

To the Jews who with many others came over into England with William the Conqueror must be given the credit for the development of the art of Banking by inventing Bills of Exchange and similar modes of transferring values without the aid of coin. The hardships that they endured at this period was totally different to that of to-day. They were despised and suffered great persecution, being subject at times to most brutal illtreatment. It was by their strict economy and industrial habits that they accumulated such vast sums of money which they lent out at high rate of interest upon the security of property, etc.

RUDING says that "In 1264 the rate of interest was more than 40 *per cent.*, for it is related that 500 Jews were slain by the citizens of London, because one of them would have forced a Christian to pay more than two pence for the usury of twenty shillings for one week, which sum of two pence they were allowed by the King to take of the scholars in Oxford."

It was while at Oxford in 1218 that Henry III. issued a precept to the Sheriff of Worcester commanding that all the Jews within his bailiwick, whensoever they walked or rode within or without the City of Worcester, should have affixed to their upper garment, on the breast, two white marks (*tabulas*) made of cloth, parchment, or other substance, as a sign manifestly distinguishing them from Christians. This compulsory wearing of badges must have been most degrading to the Jews.

In 1261 the King issued a mandate to the authorities of Worcester and all other places, to make an inquiry concerning the property of the Jews, with a view of taking the same into the hands of the King.

The year 1263 was the beginning of the Barons' war. It was then that Lord Robert, Comes de Ferrariis, and Lord Peter de Montfort with others came to Worcester with a great army and besieged it, finally taking it in March, the enemy plundering all that belonged to the Jews; some they captured and imprisoned, and some they slew.

MATTHEW PARIS says that Judaism was destroyed in Worcester at this time.

These hostilities and plunderings were carried on through the reigns of several monarchs, until it culminated in the reign of Edward the First, in 1290, who robbed 15,000 Jews of their wealth and banished them all, not until (it is supposed) they had made themselves possessors of nearly all the wealth in the country.





One historian has it that the banishment of the Jews was brought about by a complaint from the lords in Parliament to the King, who charged that people with malice and perfidy, with forging and corrupting the money, and with the taking of usury, hence the bitterness displayed against these people by the Christians. To mediæval ideas the taking of interest for money lent was considered hateful, and incurred the invidious name of usurer.

Another writer says that it was due to Edward I.'s most striking act for the good of England that the expulsion of the Jews took place; however, this expulsion did not finally put an end to money lending, at interest, as the Caursenes and the Lombards continued this practice for some time afterwards, gradually however these hostilities grew less bitter and finally ceased.

Also in the middle ages Christian teaching condemned gain derived from lending of money upon usury when the lender was secured against all risks. Gain, as a reward for toil or service rendered, was considered justifiable because something was produced by it; but gain from the lending of money was denounced and considered wrong, as no work was done for it.

Their place in the Banking world was taken by the Lombards, or Longobards, who were introduced from Italy and established themselves in London, among whom the best known houses were the Peruzzi and the Bardi, from whom the street derived its name. They were Wool Merchants as well as Bankers. Lombard Street is still renowned as the abode of the Banker of the present day.

The early Lombards possessed wonderful ability as workers in precious metals, which they sold to ecclesiastical establishments.

Several of the English monarchs, including Henry III., Edward I. and III., borrowed money from the bankers to enable them to carry on their wars, and through the long delay of Edward III. in repaying the money that he had borrowed caused the ruin of several Italian houses, amongst whom was the Bardi, thus bringing about a panic in Florence.

They (the Lombards) did not, however, confine themselves to dealing with Sovereigns, but lent to Monasteries and Ambassadors, and occasionally to the King's subjects—although giving facilities for business which England would otherwise have lacked, they became very unpopular directly they were known to be concerned in the taking of usury.



Anciently, the depository for merchants' cash was the Mint in the Tower of London, until Charles I., in 1640, who being in great straits for money, and having been refused a loan by the City of London, seized the bullion of private merchants as a loan, amounting to some £200,000; this was, however, refunded at a later period, and the closing up of the Exchequer by his dissolute son Charles II., early in the year 1671-2, by which means he appropriated over a million and a quarter of money, Charles had from time to time induced city bankers to advance money to the Exchequer on the promise of 8 per cent. interest, derived from certain parts of the revenue which was set aside to pay the principal and interest of such borrowed money, many persons relying on the word of their "most religious King," entrusted their savings to the bankers, who paid them six per cent. interest. JOHN EVELYN says, "He [the King] paid no interest for many years."

The famous Non-conformist divine, Richard Baxter, lost £1,000 by this unscrupulous act of Charles II. Baxter, after receiving his ordination at the hands of the Bishop of Worcester, together with a schoolmaster's licence, accepted the post of head master of Dudley Grammar School from his friend, Mr. Foley of Stourbridge, who had just built and endowed a school house there. At this time Baxter would be about 23 years of age. It is worthy of notice that this eloquent man preached his first public sermon at Dudley, in the year 1638, in the Old Parish Church of St. Thomas (then called the Upper Church of Dudley, and was resident in Dudley about twelve months, afterwards going to Bridgnorth, where he stayed one year and nine months, and from thence to Kidderminster, where he worked for many years.

Baxter, writing of his losses says:—"Among others, all the money and estate that I had in the world of my own, was there, except ten pounds per annum, which I enjoyed for eleven or twelve years. Indeed, it was not my own, which I will mention to council those that would do good, to do it speedily, and with all their might. I had got in all my life, the net sum of one thousand pounds."

This misfortune, he tells us, led him to resolve to lay up for himself more treasures in a heavenly bank which would not break.

This unjust proceeding of Charles II. somewhat damped the ardour of the people and for some time afterwards they preferred their own cashbox. Afterwards the traders lodged their money with the Goldsmiths in Lombard Street, preferring to do this rather than trust it to such a fickle monarch. But in spite of this they grew more and more wealthy, and finally developed into the bankers as known to-day.



The coinage has, in all ages, been subject to mutilation and forgery, and even at this early period (1100—1105) was, throughout the country, in a deplorable condition and much forged money was in circulation in this country; and so powerful were the temptations to the crime of counterfeiting in 1105 that the penalty (the loss of the right hand) for the crime was insufficient, that Henry I., on his return from Normandy, found it necessary to add the further punishment of the loss of sight and emasculation.

Also about this time he issued an order to Sampson, the Bishop, and Urso d'Abitot, the Sheriff of Worcestershire, to detect and destroy all false money, especially bad pennies, that were then in circulation, and to execute justice on the culprits. *Scilicet, de dextro pugno et testiculis.*

A further writ appears to have been issued in 1118 or thereabouts by the same Monarch, who was determined to put down these evil practices, and used very drastic measures to this end. It was directed to :—

“Sampson, Bishop of Worcester, Urso of Abetot, and all  
“Barons, French and English, in Worcestershire, by which  
“it was commanded that all burgesses, and all other persons  
“dwelling in burghs, as well French as English, should  
“swear to keep and defend the King's mint in England, and  
“not to falsify his money; and if anyone should be found  
“with counterfeit money upon him and should not be able  
“to clear himself from the crime of falsifying, or to prove  
“from whom he received the false coins, he should suffer  
“at least the loss of his right hand,”† etc., etc.

The disorderly reign of Stephen had seen a good deal of irregular minting by the barons, and although Henry II. had succeeded in putting a stop to that, he failed to get in the bad pennies. The coinage in Henry VIII. and Edward the VI.'s time had been so much debased that trade was hindered at every turn by the uncertainty as to what money was worth. It was therefore with great firmness and determination that Elizabeth carried out the reform of the coinage. The whole of the coinage was called in, in the second year of her reign, and new coins were issued “at about their real value.” This reformation of the coinage was begun by her brother, Bishop Jewel, and completed by her as before-mentioned. In a letter to Peter Martyr, of Zurich, dated February 7th, 1562, he

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†RUDING, vol. 1, 164.





says :—" Queen Elizabeth has restored all our gold and silver coinage to its former value, and rendered it pure and unalloyed ; a truly royal act, and which you will wonder could have been effected in so short a time."<sup>†</sup>

After this restoration of the currency, trade rapidly increased. Much tampering was also done to the coins by clipping and sweating. The coins having no milled edge, and not always of a uniform size, made it possible for clippers to file silver or gold from the coin without fear of detection, while sweaters rubbed the coins and shook them together that they became light. At last the authorities put an end to this practice, and caused all coins to bear a milled edge. An instance however is related how one, William Guest, a teller in the Bank of England, in 1767, overcame even this difficulty by ingeniously devising a machine by which he, after filing the guineas in his charge, could make a new milled edge. It is recorded that on searching his house four pounds eleven ounces of gold filings were found. It was through his habit of picking out the new from the old guineas without assigning any reason that attracted the notice of the other clerks at the bank and finally brought about the discovery.

In our own county it was found to be necessary to hunt up these evil doers, for in July, 1693, Mr. B. Overton, the Warden of the Mint (who was succeeded by Mr. Isaac Newton, afterwards Sir Isaac Newton), reported to the Treasury that he had returned from a journey through Worcestershire and some other counties in search of clippers and coiners, and had apprehended eighteen of them, of whom only one had escaped. They were to be prosecuted at the Oxford Circuit.

Coining has at all times been mostly carried on by the lower classes of society, whilst clipping and sweating being a superior art was practised by all sorts and conditions of men.

RUDING says :—" The clipping of the coins appears at this time [1279] not to have been confined to the lower orders of the people, but to have been practised even by ecclesiastics of the higher ranks. Guy, the prior of Montacute, was convicted of that crime, but was pardoned by the King, on condition of the payment of a fine of sixty marks in this year ; it should seem that he was again convicted, not only of the same crime, but of counterfeiting, also in the thirteenth year of the King ; for which he again received a pardon, but paid a fine of 200 marks."<sup>\*</sup>

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<sup>†</sup>LORD AVEBURY'S " Short History of Coins and Currency."

<sup>\*</sup>RUDING 192, vol. I.



It was quite a common thing for *respectable* people to carry a small file and to utilise it in a skilful manner to all silver coin that came into their possession, afterwards disposing of the filings to their silversmith. An adept at this was the Rev. John Booth, Vicar of Bothal, near Morpeth, who is known to have sent a silversmith at Newcastle upwards of £200 worth of filings.

"Ramsey, a Newcastle goldsmith, deposed that he bought of Booth about 900 ounces of rund silver or bullion at twice," thus shewing the large extent in which he carried on these operations.

His trial took place on May 8th, 1672. He afterwards fled the country.

William Fleetwood, who was one of the ablest preachers of his day, and who afterwards became Bishop of Ely and Chaplain to King William III., preached a famous sermon at the Guildhall Chapel on the evil of clipping, before the Lord Mayor of London and Court of Aldermen, on December 16th, 1694, taking the 16th verse of the 23rd chapter of Genesis as his text :—"And Abraham weighed to Ephron the silver, which he had named in the audience of the sons of Heth, four hundred shekels of silver, current *money* with the merchant."

RUDING says :—"Fleetwood seems to have been the first who gave a public alarm of the danger which threatened the nation," he pointed out "the mischief arising from the debasing of the coins, either in weight or fineness, the sinfulness of the practice and the fraud it was upon every person who received them when so debased," he declared that "clippers were as truly thieves and robbers as those whom they found upon the highway, or breaking up their houses, and that they did as well deserve their chains and halters." He advocated death to all offenders as its just penalty.

In 1698 he also preached a sermon on the same subject, taking the 30th verse of the 6th chapter of Jeremiah as his text. "Reprobate silver shall *men* call them, because the Lord hath rejected them."

Clipping was at this period carried on to an alarming extent, probably more than at any other time in history.

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THE earliest British Bankers were the Londoners who circulated paper money to a considerable extent. These were called "Goldsmiths' Notes," and passed from hand to hand, and from which various sums were from time to time withdrawn, the note being negotiable for the balance outstanding. Although first coming into use in 1670, they were not legalised until the reign of Queen Anne.†

The Bank of England owes its origin to William Paterson, a native of Traillflatt, in the county of Dumfries, a Scotch merchant, who together with Michael Godfrey, to meet the difficulty experienced by William III., in 1694, in raising the supplies for the war against France, influenced some forty merchants (aided by Charles Montague) to subscribe £500,000 towards the sum of £1,200,000, to be lent to the Government at 8 per cent., in consideration of the subscribers being incorporated as a Bank. The whole of this amount was subscribed in about eleven days. The scheme was violently opposed in Parliament, but finally passed.

This Bank, known as "The Governor and Company of the Bank of England," commenced active business on January 1st, 1695, at Grocers' Hall, in the Poultry. Sir John Houblon was first Governor and Michael Godfrey deputy Governor. They very soon issued notes or "promises to pay" on paper, but as £20 was the smallest sum, the Government introduced Exchequer Bills, under the name of "Indented Bills of Credit." An issue of £1,200,000 was ordered in 1697, in sums of £5 and £10.

In the primitive days of note issue it was not an uncommon practice to repay the notes by instalments, the amount so paid being endorsed on the back.

"The earliest 'Note' in the Bank's possession is, as far as is decipherable, in the following terms:—

*London, ye 10th June, 1697.*

*Received of Capt.....Bas.....P.....a.....  
 .....forty seavon pounds nine shillings  
 ..... Current mony  
 .....for which I promise to be accountable  
 .....*

*For the Governor and Company of the  
 Bank of England.*

†MABERLEY PHILLIPS, in "History of Banking in Northumberland and Durham."





The next specimen reads thus :—

. . . . . 1699.....

No. 163.

*I promise to pay to Mr. John Wright.....or Bearer  
on demand the Summe of Two Hundred pounds,*

*London, the 23rd day of Jan<sup>y</sup> 1699.*

£200.

*For the Governor and Comp<sup>any</sup>  
of the Bank of England.*

JOSEPH.

The framework of both these notes is printed ; the date, name, and amount are in manuscript.”\*

About the year 1774, gold and silver being so scarce and difficult to obtain, paper money was to a very large extent used all over the country as the following will show. In “Scot’s Magazine” for July 25, 1774, we read :—

“Tickets of three, five, and seven shillings pieces, payable at sight the same as bank notes, are issued by a capital person of most towns in England, which pass current, and are a great relief at this time to tradesmen, especially when gold, particularly quarter-guineas, is so much scrupled by the farmers and country people.”

Through the disgraceful state of the coinage of England about the year 1786, several of the country bankers and private traders were induced to issue what were generally designated as “Provincial Halfpence.” These in some districts took the place of the coin of the realm. They were mostly struck in Birmingham, and did much to relieve the pressure for small change.

It is stated that the earliest notes issued by private individuals were simply written receipts for any amount payable on demand. Later on, a portion of the notes were lithographed, one plate being used for all denominations, the name of the first holder and amount being written in. At first they were payable to order, and endorsed by each holder, and were payable to holder ; later they bore the name of the first holder and were payable to bearer. This form gave place to the banker putting the same name on all the notes that he issued, gradually taking the form as used at the present time.

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\*LORD AVEBURY in “A Short History of Coins and Currency.”



The earliest known Provincial Bank Note is that issued in 1728 by Samuel and Abell Smith, of Nottingham, which is lithographed.

£10 Notes were first issued by the Bank of England in 1759. It was not till 1793 that notes for a smaller amount were issued, thus nearly a century had elapsed before £5 Notes were introduced.

In 1793 a great number of country bankers, who had a tremendous note issue, were ruined by a commercial panic that prevailed throughout the country. Meetings were held in London and all over the country, in which efforts were made to inspire confidence in paper money, but a general distrust arose everywhere, and everybody procured and retained coin as far as possible.

The Government made enormous demands upon the Bank of England. An invasion of the country was imminent, the coasts were guarded by military and volunteer camps. Farmers fearing ruin hastened to sell their grain at the nearest market at any price, accepting notes in payment; these they converted into cash as far as possible.

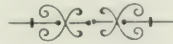
On March 4th, 1797 (four years later) came an issue of notes for £2 and £1. These were withdrawn from circulation in 1821. It was at this period that the forging of notes became so common.

Matters in 1797 had come to a crisis. The resources of the Bank of England were taxed to its utmost limit, and the outlook was so grave that a national panic was feared. The Government, to save the situation, stepped in, and a meeting of the Privy Council was held at Whitehall on Sunday, February 26th, 1797, at which the King was present, when an order was issued for the Bank to suspend its cash payments. It is said that this was the only occasion on which the monarch violated the Sabbath. The smallest bank note then issued by the Bank was five pounds, and these they were ordered not to pay in cash. To facilitate matters, notes for smaller amounts were allowed to be again issued. Country Bankers readily availed themselves of this concession, and very shortly issued notes. These provisions did not altogether remove the difficulty, so to relieve the pressure for small change the Government made arrangements with the Mint authorities to countermark a large number of Spanish dollars that were in their possession. These were issued to the public on the 6th of March of the same year and made legal tender at 4s. 9d. each. A full account of the countermarked dollars is given on page 62.

From subsequent reports it is stated that no less than 2,325,099 of these dollars were issued, which represented a value of £552,211 os. 3d.



During the closing months of 1825 great pressure for money arose, so much so, that the Government sanctioned the request of Sir Peter Pole & Co., a London Bank who were agents for about forty Country Bankers, and who had suspended payment, to re-issue a stock of partially-printed One Pound Notes they had stored away. These were freely accepted by the public ; they were only issued for a few months. This is the explanation why they bear two dates, viz., "1821" on the top line and "Dec., 1825" on the body date line. They were eventually repaid and cancelled. The £1 and £2 Notes have never since been in circulation.



## DUDLEY BANKERS.

**T**HERE were no country bankers in the 17th century. Each man conducted his banking affairs for himself. Transactions requiring money were sent by private messenger or carrier—usually bills of exchange were made use of—but as trade developed well-to-do traders and merchants found that being their own bankers caused them great inconvenience, as they were compelled to keep all their money at home. This gradually brought about the opening up of accounts with some of the London bankers, whom they utilised to transact their business affairs ; and having gained such facilities they were often called upon by many business men who had no banking account of their own but who occasionally had trading connections with London, to assist them *through* their banking account. Thus the monied trader developed into the Country banker, and his agent in London much preferred to do business with some *one* well-known house in the principal towns rather than incur expense with several customers in one place.

It may be safely taken that the old family of Finch, of whom John was the head, were not only the first bankers in Dudley, but were also the leaders of commerce in Dudley in the days of Cromwell. They, however, did not carry on the business of banking in the modern fashion, but jointly with their business of nail ironmongers and merchants. John Finch was amongst the first to issue trade tokens as early as the





17th century (1648-1679). These bore the "*Ironmonger's Arms*," and were struck in brass, see example, p. 14. This John Finch married Sara Baker, of Birmingham, on November 11th, 1657, at St. Martin's Church, Birmingham.

He died on the 9th day of the 5th month, 1705, a dissenter, and was buried on the 13th at Dudley. (See also p. 14.) At that time the year was computed as commencing in March and the fifth month would then be July. There were only two burial places in Dudley at that time—St. Thomas' churchyard and the Quakers' burial yard, which is at the back of their Meeting House in High Street. The Old Meeting House had no burial ground, and the church of St. Edmund had been demolished and was lying in ruins. John Finch would therefore be buried either at St. Thomas' or in the Quakers' yard.

The mode of carrying on banking in the 18th century was also somewhat different to that of to-day. In most towns there existed men who styled themselves "bankers." Many, if not all, of them were simply merchants, who in addition to their usual business carried on the negotiation of bills of exchange, and acted as the banker for the neighbourhood. They were wont to charge a little for accommodating people, but the profits of banking proved so attractive, and the facilities afforded by the old banks in the shape of cash credits so alluring, that they gradually drew away from merchandise to adopt the more profitable business or profession of banking.

About the year 1705 there was another John Finch born who became also an ironmonger and merchant. He married in 1732 Jane Shore (born about 1708) daughter of Samuel Shore, merchant, of Sheffield, by whom she had one son, John Finch, who continued his father's business until his death, which took place on the 23rd December, 1791, aged 56, and the direct male descendants ceased. Also a daughter, Jane Finch, who married at Dudley, in 1766, John Simpson, of Laund Abbey, Leicestershire, by whom she had one son, John Finch Simpson, and also a daughter, who afterwards became the wife of Mark Anthony Whyte.

The last-mentioned John Finch owned and lived at Horseley House, Wolverhampton Street, Dudley, (late Dr. Badley's.) He was buried at St. Edmund's, where on the south side is a mural tablet erected to his memory, and bears the following inscription :—



(ARMS).

Near this Monument  
are deposited the mortal Remains  
of John Finch, Esqr.,  
whose benevolent, useful, exemplary, and truly Christian Life  
was closed on the 23rd of December, 1791,  
in the 56th year of his Age.

This John Finch must not be confused with John Finch of St. Clement's Lane, London, ironmonger, who died at Croydon, in September, 1785, whom it is believed was related to the above mentioned.

It was the same John Finch who died in 1791 that befriended William Hutton, the historian, of Birmingham (a supporter of Dr. Priestley) at the time of the Priestley Riots in July, 1791, who after the rioters had pulled down and burnt his house at Bennett's Hill, went by the advice of his friends to Castle Bromwich to hide for a time from the mob, and it was while at this place that John Finch paid him the following notable visit.

Hutton, in his autobiography, says :—

“While I was hidden at Castle Bromwich, a gentleman sent up his compliments and requested admission. We appeared personal strangers. He expressed a sorrow for my misfortunes, and observed in the course of our conversation : “That as I was obliged to leave home abruptly, and had uncertainty before me, perhaps I was not supplied with a sufficiency of cash ; that he was returning from a journey, and had not much left, but that what he and his servant had was at my service, and to-morrow he would send him with whatever sum I should name.” Surprized at so singular a kindness, which I could neither merit nor expect, I requested the name of the person to whom I was indebted for so benevolent an act. He replied, ‘*John Finch, banker, of Dudley.*’ Those generous traits of character fictitiously ascribed to heroes of romance were realised in this gentleman. With sorrow I read in the public papers, in December following, the death of this worthy man, whom I never saw before or after.”

*Aris's Birmingham Gazette* for December 26th, 1791, in recording the death of John Finch, says :—“Died on Friday, [23rd December] at Dudley, sincerely lamented by all who knew him, but in particular the Poor, to whom he was a generous benefactor, John Finch, Esq., one of the proprietors of the Dudley Bank.”



An announcement much to the same effect appeared in the *European Magazine*, p. 79.

In 1736 there were two John Finchs, one being described as John Finch *the elder*, according to a deed dated September 3rd, 1736, mentioned in the Dudley Parish Registers, between Samuel Baylie, John Woven, John Tandy the elder, and John Finch the elder, of the sale of a moiety of the gallery in the Church and of a partnership therein, which reads :—

“ That Mr. Samuel Bayly having purchased one moiety of  
 “ the gallery that was built in partnership by John Woven,  
 “ Esq., on the one part, and Mr. John Tandy, the elder, of  
 “ the other part, has been sold and conveyed by the said  
 “ Samuel Baylie [one of the founders of Baylies’ Charity  
 “ School] to Mr. John Finch, the elder, for a valuable  
 “ consideration, as appears by deed, dated September 3rd,  
 “ 1736.

“(Signed) S. BAYLIE.

“ Signed in the presence of us,

“ THO. OLIVER, Vicar.

“ JOSEPH BAGNALL, Clarke of Dudley.”

On another tablet, erected to the memory of Jane Simpson, wife of John Simpson, and sister to the above mentioned John Finch, banker, is inscribed :—

(ARMS).

Sacred to the Memory of  
 Jane Simpson, wife of John Simpson, Esqr.,  
 of Launde Abbey in the County of Leicester,  
 and Sister of the late John Finch of this Place,  
 whose exemplary Life was closed on the 22nd day of March, 1802,  
 In the 65th year of her Age.

Her mild, gentle, unassuming Manners endeared her to  
 all her Friends,

by whom she is most sincerely regretted.

To her mourning Family her loss is irreparable.

She was distinguished for unaffected Piety towards God,  
 and Benevolence towards her fellow Creatures.





The third tablet reads :—

Near this Monument are deposited  
the mortal remains of John Finch  
a virtuous Man, & an eminent Manufacturer in this Town  
who having adorned his Christian profession & acquired a  
fair and solid reputation  
by uneffected piety towards God,  
& unblemished integrity, in his dealings with mankind  
left the honourable & successful management of his business  
of this transient Life  
to engage in the nobler concerns of an immortal scene,  
Jan 1st, 1759 aged 54  
there is also interred  
the Body of Mary Finch, Daughter of John and Iane Finch  
who died June 22 1765 aged 25.  
the same humble Repository contains likewise  
the Sleeping Dust of Iane [Shore] Finch, relict of John Finch,  
who finished her Christian course,  
& quitted her works of piety & benevolence here below,  
to receive her Eternal reward,  
June 6th 1775 Aged 65.

No Arms are displayed on this tablet.

*Aris's Birmingham Gazette or The General Correspondent* for Monday, January 8th, 1759, contains the following :—

“On Tuesday [Jan. 1] died at Dudley, Mr. John Finch, an eminent merchant, whose Death will be a great loss to that neighbourhood.”

Until the year 1811 the Old Meeting House congregation had no burial ground of its own, and the members of that congregation had to be buried elsewhere. Many of them were buried at St. Edmund's, and the Finch family, who were members of the Old Meeting House, were buried there.

It may have been that one of the John Finch's, doubtless the Finch who died 1791, fearing that proper care and attention would not be given to the monuments erected to his forebears, arranged that a sum of £5 annually should be chargeable upon his house (Horseley House in Wolverhampton Street)† so that all doubt and risk should be set at rest respecting the same, but although this amount appears to have been regularly paid, the tablets have been allowed to take care of themselves, and no apparent attempt has ever

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†Now in the occupation of H. W. Hughes, Esq.



been made to preserve them or to carry out in any way the expressed wishes of the dead, and thus they are slowly decaying.

Mention is made of this neglect by the late Mr. John Noake, of Worcester, in his book "*The Rambler in Worcestershire*," when recording the monuments in St. Edmund's, Dudley, in 1851. He says:—

"The beadle (a jolly looking official whose nasal promontory was well lined with snuff) informed me that the sum of £5 had been left for the repair and preservation of the Finch monument, but that although he had held office for twenty nine years he had never known the fund to be so applied. It appears that the £5 left for the repair of this monument is an annual sum of £5 charged upon the mansion house of John Finch, Esq., Wolverhampton Street, Dudley, which now belongs to and is in the occupation of Edward Dixon, Esq. It is payable to the Vicar of Dudley under the will of Finch, but little or no part of it seems to have been spent upon the repair and keeping in order the family tablets, three in number, which are by no means in a good state of preservation. The family is become extinct in Dudley, and hence probably the neglect; they were Unitarian Dissenters."

The Beadle or Clerk referred to was a Mr. Webb, a well-known local character, who lived in one of the cottages facing the "pump" in Waddam's Pool, Hall Street. It is said of this worthy that he much preferred the bar parlour of the "Green Man" Inn, a tavern opposite the Church, to the discourse of his Vicar, and that it was his custom at sermon time to slip out of the Church for refreshment that was far from spiritual. He, however, always made it a point to be back in his place in time for the close of the service.

Although enquiries have recently been made with a view to clearing up the matter, no satisfactory result has been achieved. The present Vicar of Dudley, by whom the sum of £5 annually is still receivable, could not previously have been aware of its object. He has, however, promised to enquire into this at some future date.

Samuel Shore, brother of Mrs. Finch, was also a merchant in Sheffield, and his sons, John and William, became bankers in Sheffield.

William Shore married Mary, a daughter of George Evans, of Cromford, Derbyshire, by Anne his wife, only sister of Peter Nightingale, of Lea in Ashover. This William Shore, of Tapton, Derbyshire, had a son, William Edward Shore, in 1794, on whom the estates of his maternal great uncle were settled, and who assumed the name of Nightingale by royal licence in 1815, in taking over the estates.



This William Edward (Shore) Nightingale married Frances, daughter of William Smith, of Parndon in Essex, and M.P. for Norwich, in 1818. Of this marriage there were two daughters, Frances, afterwards Lady Verney, and the other being the famous MISS FLORENCE NIGHTINGALE, whose heroic labours on behalf of the sick and wounded soldiers in the Crimean War, have made her name a household word.

In 1770, John Finch was in partnership with William Brett, and traded under the style of Finch, Brett & Co., Iron-mongers, Wolverhampton Street, Dudley.

This William Brett married Mary (born 1711) the youngest daughter of the famous Rev. Matthew Henry. The following entry of the baptism of their only child, Mary, appears in the Dudley Old Meeting House Registers, under date 1750:—

“Mary, daughter of Mr. William and Mary Brett, of Dudley, baptized 27th June.”

Mary Brett, only child and heiress of William Brett, married Joseph Barrs, of West Bromwich.

William Brett had a brother, Bayley Brett, of West Bromwich, who married another daughter of the Rev. Matthew Henry.

William Finch, jr., of Heath Forge, near Dudley, a nephew of John Finch, married Sarah, the only daughter of the great Dr. Priestley, in June, 1786. She died on Sunday, September 1st, 1803, at Bordesley, Birmingham.

In the Old Meeting House Registers, Dudley, appear the following entries of the baptisms of their children:—

“Anne, daughter of William and Sarah Finch, baptised June 24, 1788.”

“William, son of William and Sarah Finch, baptised March 11, 1790.”

“John, son of William and Sarah Finch, baptised November 4, 1791.”

“Mary, daughter of William and Sarah Finch, baptised June 20, 1793.”

It was to the house of this William Finch that Dr. Priestley fled after the Priestley's Riots in Birmingham, for assistance to get to London.

Dr. Priestley was an intimate friend of John Finch, and it was his custom to call at the latter's house when on his way to Heath Forge, the home of his son-in-law, William Finch.

Shortly after the death of John Finch two banking houses commenced in Dudley, whether in the breaking up of Finch's business or not cannot be traced, but it is thought so.

All endeavours to secure a Note of John Finch have been futile.





FINCH, SIMPSON, AND DAWSON PEDIGREE.

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According to the *European Magazine* and also the *Gentlemen's Magazine* for 1789, a Robert Hancox, Esq., Banker, of Dudley, died at Dudley on September 23rd, 1789.

In 1793, Edward Hancox, Richmond Aston, and Samuel Wilmot Hodgetts were bankers at Dudley. The partners in 1797 were Edward Hancox and the Executors of Richmond Aston.

Hancox and Aston's bank was situated in High Street, where the Old Grammar School House now stands. Mr. Cetti now occupies the premises.

Edward Hancox was not only a banker in Dudley, but was also a currier, dealer, and chapman, in High Street, in 1781.

Three specimens of his notes are shewn herein, viz.—One pound, 1800, and one for a guinea drawn on the Dudley and Tipton Bank in 1801. The other is drawn on the Dudley house, dated 1802, for one guinea.

It is believed that the Dudley and Tipton Bank was situated in the block known as the "Beaconsfield Buildings" (near to the Fountain) on the west side of the present Market Place. When these notes were issued, it was called Queen Street, and formed part of the Middle Row. At that time buildings stood on the site of the present Market Place, and divided the west from the east side thereof.

In those days there were no local newspapers, it was not until about the middle of the 19th century that they were introduced in Dudley. It was therefore the custom to send notices of the more important meetings or events to "*Aris's Gazette*," Birmingham, a paper which circulated around this district, but apart from such notices very little local news appeared. The following public notices, relative to the failure of Hancox's bank, appeared under the respective dates given below. In very rare instances only are the proceedings of such meetings recorded; however, sufficient has been gleaned from them to show that Edward Hancox failed on August 2nd, 1803, and that Mr. James Bourne (grandfather of Mr. James Samuel Bourne (of Messrs. Bourne and Morton, Dudley) together with Messrs. Willington and Small, of London, were the solicitors appointed by the Commissioners.

The meetings of creditors were held, some at the Dudley's Arms Inn, Dudley, and others at Style's Hotel, Temple Row, Birmingham.

After many such meetings had been held, which covered a period of nearly a year, it was ultimately decided to pay the creditors a sum of ten shillings in the pound, as a first and final dividend. This sum could be received at the Dudley's Arms Inn, on the 25th and 26th of May, the 15th and 16th June; or at Style's Hotel, Birmingham, on the 28th and 29th of May, 1804.



A further announcement appeared on August, 27th, 1804, which stated that the creditors in this matter may receive their dividend by applying at the bank of Messrs. Dixon, Son and Co., in Dudley.

The first intimation we have of the failure of Hancox's bank appeared in "*Aris's Birmingham Gazette*" for Monday, August 8th, 1803, which reads:—"Whereas a Commission of Bankrupt is awarded and issued against Edward Hancox, of Dudley, in the county of Worcester, Banker, Currier, Dealer and Chapman, and he being declared a Bankrupt, is hereby required to surrender himself to the Commissioners in the said Commission named and authorized, or the major Part of them, on the 16th Day of August instant, at Four o'Clock in the Afternoon; on the 17th Day of the same Month, at Ten o'Clock in the Forenoon; and on the 13th Day of September next; at Ten o'Clock in the Forenoon, at the Dudley's Arms Inn, in Dudley aforesaid, and make a full Discovery and Disclosure of his Estate and Effects, when and where the Creditors are to come prepared to prove their Debts, at the second Sitting to chuse Assignees, and at the last meeting the said Bankrupt is required to finish his Examination, and the Creditors are to assent to or dissent from the Allowance of his Certificate. All Persons indebted to the said Bankrupt, or who have any of his effects; are not to pay or deliver the same but to whom the Commissioners shall appoint, but give Notice to Messrs. Willington and Small, Solicitors, No. 3, King's Bench Walks, Inner Temple, London, or to Mr. Bourne, Solicitor, at Dudley aforesaid."

Monday, October 17th, 1803:—

"The Commissioners in a Commission of Bankrupt awarded and issued forth against Edward Hancox, of Dudley, in the County of Worcester, Banker, Currier, Dealer, and Chapman, intend to meet on the 24th, 25th, 26th and 27th Days of October instant, from nine o'Clock in the Morning till two o'Clock in the Afternoon on each of the said Days, at the Dudley's Arms Inn, in Dudley aforesaid; and on the 28th and 29th Days of October instant, at Style's Hotel, Temple Row, Birmingham, between the same Hours, in Order to receive the Proof of Debts under the said Commission.

JAMES BOURNE, Solicitor.

"Dudley, October 10, 1803."

Monday, November 14th, 1803:—Announced that a further Meeting of Creditors would be held "on the 2nd and 3rd Days of December next at the Dudley's Arms Inn, in Dudley, and on the 7th Day of the same month at Style's Hotel, Birmingham, in order to receive the Proof of Debts under the said Commission."

The same announcement appeared in November 21st and 28th issues.





Monday, April 30th, 1804, under "Dividends to be made to Creditors":—

"May 25—26. Edward Hancox, of Dudley. Banker and Currier, at the Dudley's Arms Inn, Dudley, and May 28, 29, at Style's Hotel, Birmingham."

Monday, June 11th, 1804:—

"HANCOX'S BANKRUPTCY.

The Creditors who have proved their Debts under a Commission of Bankrupt issued against Edward Hancox, may receive a Dividend of Ten Shillings in the Pound on their respective Debts, by applying at the Town Hall [Old Town Hall] in Dudley, between the Hours of Eleven and Three, on Friday the 15th and Saturday the 16th Days of June instant; and they are desired to come prepared with a Receipt (on a proper Stamp) according to the Form following.

(COPY).

"June, 1804. Received of the Assignees of Edward Hancox, a Bankrupt, the sum of £                      being a Dividend of 10s. in the Pound on my Debt of £                      proved under this Commission."

A final notice to the creditors in this matter appeared in the same paper under date of Monday, August 27th, 1804, which reads:—

"HANCOX'S BANKRUPTCY.

The Creditors of Edward Hancox, of Dudley, Banker, Currier, &c., (a Bankrupt) who have proved their Debts, under his Commission, are informed, they may receive a Dividend of Ten Shillings in the Pound, by applying at the Bank of Dixon, Son and Co., in Dudley."

At one time Edward Hancox lived and carried on his bank at the bottom of New Street, on the right hand side.

Who Edward Hancox was, and what became of him has yet to be found out. An Edward Hancox was Mayor of Dudley in 1784.

Possibly he may have been connected with John Finch in his banking business, and when John Finch died, Dixon and Amphlett took over Finch's banking business. Hancox then set up for himself.

The family of Hancox once owned the property now occupied by Mr. J. G. Wright, auctioneer, Wolverhampton Street, Dudley.

On one of Hancox's bank notes (Plate No. 1) appears the name F. W. Spencer; a Benjamin Spencer of St. Dunstan's in the West of London, married Penelope Hancox by licence at Dudley on June 13th, 1758.



In the Old Meeting House Registers, Dudley, under date 1760, there is a baptism of their eldest son, which reads :—  
" James, son of Benjamin and Penelope Spencer, of London, born 15th, baptised 20th April," by James Hancox, minister.

Richmond Aston resided at Tipton and Bescot Hall. His will was dated 1st December, 1795, and was proved in P.C.C. 3rd May, 1796. He died at Bescot Hall, near Walsall, on March 1st of the same year. His Executors were Elizabeth Aston (his widow), John Laughier, of Birmingham, coal dealer, and Moses Warr, of Wolverhampton, snuffer maker. By February, 1822, Mrs. Elizabeth Aston was the surviving Executor.

Samuel Wilmot Hodgetts, a partner in the firm of Hancox, Aston and Hodgetts, bankers, lived the latter part of his life at St. Heliers, Jersey. It was not however the intention of Mr. Hodgetts to reside at St. Heliers. It appears he took his wife for a short holiday to this place, but on crossing the voyage was so rough that his wife became very ill and could never be induced to return, consequently they lived and died there. The late Joseph Green Bourne, solicitor, of Dudley, father of Mr. James Samuel Bourne, solicitor, married Elizabeth, the only daughter of Samuel Bennitt and Jane Wilmot (Hodgetts) Bennitt, his wife, therefore S. W. Hodgetts was Mr. J. S. Bourne's maternal grandmother's brother.

The name of Hodgetts appears on the first page of the old Dudley Parish Registers, under date 1540.

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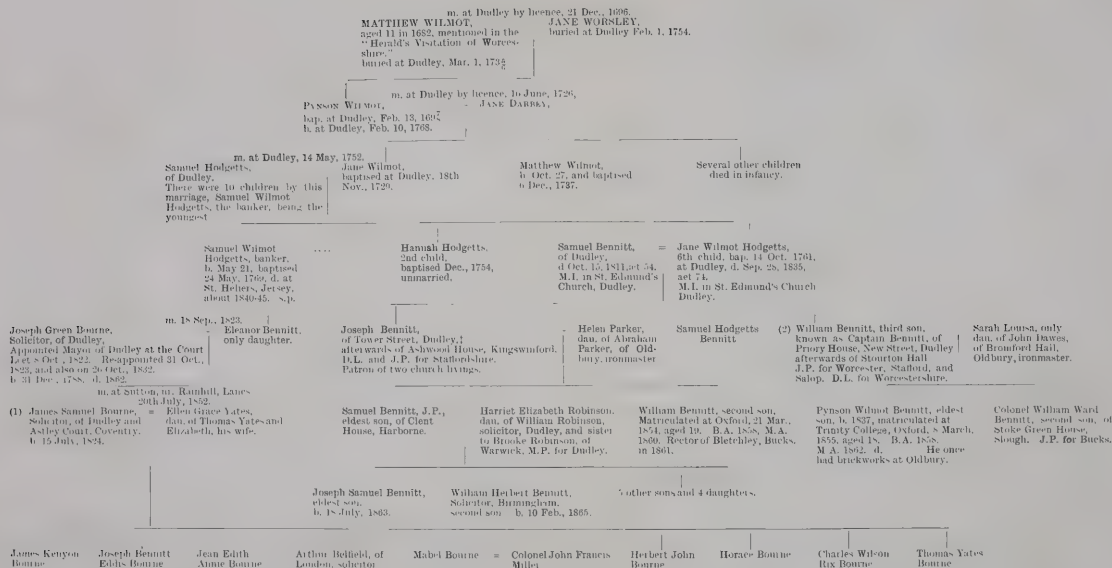
In St. Edmund's Church on the north side near the chancel is a mural tablet erected to the memory of Samuel Bennitt, who died October 15th, 1811, and also of Jane Wilmot (Hodgetts) Bennitt, his wife, who died September 28th, 1835, parents of Eleanor Bennitt, who was married to Joseph Green Bourne, father of James Samuel Bourne, Esq., of Dudley, and Astley Court, Coventry, partner in the firm of Messrs. Bourne and Morton, solicitors, Dudley. The memorial bears the following inscription :—

Sacred  
to the memory of  
Samuel Bennitt,  
who died October 15th, 1811, aged 54 years,  
and of  
Jane Wilmot Bennitt,  
His wife,  
who Died September 28th, 1835,  
aged 74 years.



# WILMOT—HODGETTS PEDIGREE.

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Geoffrey Belfield

(1) The Arms and Crest borne by Mr. J. S. Bourne and family are: - Arms: Argent, a chevron gules, between three Lions rampant sable, a fesse ermine. Crest: A demi-tiger rampant, argent, armed tufted and maned sable, gorged with collar ermine.

(2) Azure - Azure, on a chevron or between three martlets in chief and one in base argent, three annulets of the field. Crest: On a mount vert, a horse's head argent, pierced through the neck by an arrow in bend sinister point downwards proper. Motto: "Irrevocable."

: The house is now used as the Conservative Working Men's Club.





The Universal British Directory (no date, presumed about 1780) has "E. Dixon, banker, Dudley."

It is, therefore, quite possible that the above-mentioned Edward Dixon was a partner with John Finch (who died in 1791) in his banking business.

In July, 1803, Edward Dixon and Son were bankers at Dudley. The style of the firm was Edward Dixon, Son & Co. in 1805, 1806, and 1807.

The first Edward Dixon was a hop merchant in 1796. Sketchley's Directory for 1770 gives "Dixon & Son, cyder and hop dealers, New Street," and in 1805-6-7 as "E. Dixon, hop merchant." This Edward Dixon established the banking business, and his son, Edward Dixon, took in as a managing partner the first George Dalton, who was at that time a clerk at the bank. He died in 1834.

There were two George Daltons, father and son, the father came, it is thought, from Prins Lea, Shifnal, in Shropshire.

Holden's Directory for the years 1805 to 1811 gives "George Dalton, Post Office." He was one of the trustees to the Dudley Grammar School in 1815, and his son was treasurer to the Dudley and Midland Geological Society in 1841.

On the death of the first George Dalton the second George Dalton was taken into partnership at the Bank. He lived at Horseley House, and carried on the post office there. George Dalton, the younger, afterwards went to reside at Lymington in Hampshire, and probably died there. He was buried at Himley on August 15th, 1871, aged 77. He is described in the Registers as "George Dalton of Handsworth."

Mr. Edward Harper, of Harper Road, Dudley, possesses a painting in oils of George Dalton the second, which was left to him by his father, the late Mr. E. Harper, and who was, in his early days, a clerk in the office of Mr. Samuel Dalton, solicitor, Dudley, a son of the second George Dalton.

Edward Dixon the elder, was High Sheriff of Worcestershire in 1799. He had issue by his wife, Phœbe Davis, Mary Davis Dixon and Edward; the latter became interested in the banking business carried on under the style of Dixon, Dalton & Co., and was High Sheriff of the County in 1815, and died 26th January, 1855, aged 68.



Edward Dixon, sen., died August 10th, 1807, aged 66, as a tablet to the right of the entrance of St. Edmund's Church, Dudley, sheweth :—

(ARMS.)

Sacred to the Memory of  
 Edward Dixon, Esq.,  
 of Horseley House, Banker,  
 Who died August 10th, 1807, Aged 66.  
 He was an affectionate Husband.  
 Also to the Memory of Joseph Dixon, Esqr.  
 eldest son of the said Edward Dixon.  
 He departed this Life January 8th, 1806,  
 on his Passage from Madeira,  
 in the 24th year of his Age.  
 Consumptive Symptoms  
 which had long baffled all Medical Skill  
 finally drove him  
 from the Bosom of his mourning Parents  
 to seek Relief in a warmer Climate,  
 But alas in vain.  
 Free from Dissipation and Vice  
 He had studiously cultivated his Mind,  
 (naturally strong and by Education richly imbued)  
 with Classical Knowledge.  
 Also of Phœbe  
 Relict of Edward Dixon, Esqr.,  
 who died February 16th, 1812, Aged 60.

ARMS :—"Sable, on a cross between four hinds' heads erased or, a fleur de lis of the field."

The style of the firm in 1809, 1810, and 1811 was Dixon, Dalton and Co., West Hampton Street, (now called Wolverhampton Street). The London Agents were Masterman and Co.

In 1825 the firm was Edward Dixon, George Dalton & Co.

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## THE GREAT PANIC OF 1825.

THE year 1824 was noted for its great prosperity. The wonderful improvement of business and commerce continued everywhere, prosperity had returned once more to commercial affairs, and good fortune prevailed in every department ; all the distress experienced a few months previous had entirely disappeared, and men rejoiced and were glad, for it seemed the golden age had revived.

The commencement of the year 1825, like its predecessor, was prosperously ushered in and the improvement of business and commercial affairs was good, and showed signs of continuing.

LORD DUDLEY said, the country "now reaped in honour and in repose all that they had sown in courage, in constancy, and in wisdom."

The abundance of capital led to the formation of many Joint Stock Companies. It is stated that no less than 624 such companies were formed in the years 1824 and 1825. Owing to many wild schemes that were floated, the country was, within a few months, in a state of bankruptcy.

Turberville, in his "Worcestershire in the Nineteenth Century," makes mention of this panic. He says :—

"Never in so short a period of time did a nation experience such a transition from the confidence of commercial prosperity to the despair and panic of general bankruptcy, as did Britain in the twelve months of 1825.

"The year opened with a flow of trade and ease in making money which has never been equalled, and the Chancellor of the Exchequer declared that the prosperity of the country was fixed on a firm and immutable basis, yet before the year closed, all was in confusion.

"A run upon all the banks throughout the Kingdom took place, some seventy-three country banks were totally insolvent."

"The Bank of England itself was only saved from a complete drain of all its gold, which was reduced to under £1,300,000 by the fortunate discovery of a box of £1 notes. Bankruptcy and ruin spread amongst traders of every class, and the country was within forty-eight hours of barter."

Among the first to announce their incapacity to meet the claims of their creditors were Sir Peter Pole & Co., a London house, who were agents for about forty country bankers. This crash, which took place on the 12th of December, 1825, struck terror and alarm throughout London, and was followed by many others throughout the country.





Ministers were hurriedly called together, and Cabinet Councils were held daily. Two millions sterling of Exchequer Bills were issued upon which the banks were authorised to issue an equal amount of notes.

The Bank had ceased to issue one-pound notes some five years before, and it was thought that they had all been destroyed.

The discovery of the one-pound notes was quite by accident, and was the means of saving the situation. It came about in this manner. An *employé* at the Bank, while searching a store room came across this box of unused notes. They were immediately issued to the public and were accepted with great delight. This opportune find stopped what would otherwise have been a serious panic. It prevented this, but it left in its train bankruptcy, misery and ruin.

This panic was due to a very great extent to the recklessness of country bankers in pushing their paper money, and it acted as an incentive to speculation and gambling. The issues of the country banks in 1825, says Francis, were fifty per cent. more than in 1822.

Yet, notwithstanding all this, it is gratifying to state that not a single bank in this county was actually insolvent.

Messrs. Hartland & Co., who had branches at Tewkesbury, Cheltenham and Evesham, were the only firm that were forced to close their doors, and this only for a few months, as they resumed payment on the 21st of February of the following year.

In various towns in this county public meetings were held by tradesmen and others, when resolutions of confidence were passed in the various banks, for instance, at Dudley a meeting was held, when a similar vote of confidence was passed with the following bankers :—

Messrs. Dixon, Dalton & Co., and  
Messrs. Hordern, Molineux & Co.

To prevent a repetition of such calamities, and in order to afford to the public security against the ruin produced by such catastrophes, a Bill was brought into Parliament in 1826, making several radical changes in the banking customs of the country; it prohibited the English banks from circulating notes under £5 after February, 1829, thus allowing them three years to recall their present issue. The practice of joint stock banking was then made legal. The loss by the panic of the previous December is estimated at £40,000,000 sterling. From this period a new era in banking commenced; banking laws were soon after altered, and though modified from time to time, have existed down to the present day.



In 1826 an Act was passed ratifying this, but giving the Bank of England power to establish branch banks throughout the country, this they quickly took advantage of. The Country Bankers were much alarmed at this, and shortly afterwards held a meeting in London, when the following resolution among others was passed :—"They did not complain of rival establishments founded upon equal terms, but they do complain of being required to compete with a great company possessing a monopoly and exclusive privilege." Nothing resulted from this, so they again petitioned the Government, but without success.

The first branch of the Bank of England was opened at Gloucester in the same year ; this was followed with branches at Manchester and Swansea ; Birmingham, Liverpool and Bristol in 1827, and several others.

The Bank of England was induced to forego its exclusive monopoly of having more than six proprietors, and the formation of Joint Stock Banks consequently became possible.

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Edward Dixon and George Dalton were the partners in the banking business in Dudley in May, 1827.

From 1828 to 1835 the firm was Dixon, Dalton & Co., and they were in Wolverhampton Street in a building on the site of the present Lloyds' Bank. At that time Edward Dixon lived at Ashwood House, Kingswinford, afterwards at Horseley House, Dudley, formerly John Finch's, and recently Dr. Badley's, and now occupied by Mr. Herbert W. Hughes.

In March, 1837, Edward Dixon was described as the surviving partner of the bank, Edward Dixon being described as a banker.

In the forties there was a general crisis in trade, and deep commercial depression everywhere, and hundreds of failures in the Black Country. The ironmasters appear to have been the worst sufferers, their businesses falling rapidly away. The failures in this district were mainly due to the strikes of colliers, railway speculation, and wild schemes. Many local firms also became bankrupt.

Dudley at this time was passing through an unparalleled trade depression. Something like sixty blast furnaces were shut down, many of them for ever. There were upwards of 10,000 men thrown out of employment.

The failure of Messrs. Dixon, Dalton and Co.'s Bank, early in the year 1844, was no doubt due to these strikes and failures. The old Birmingham Banking Company, founded at Birmingham in 1829, took over the business and occupied the same premises.



*Aris's Gazette* for Monday, June 3rd, 1844, contained the following :—

"The Creditors of the Dudley Old Bank received a dividend of 5s. in the pound on Wednesday last. This is the second dividend, with the first, amounting to 6s. 8d. in the pound, liquidates more than half the demands upon the estate, which is now confidently asserted will pay full 20s. in the pound."

On the 10th of October, 1844, Messrs. Dixon, Dalton & Co., of the Old Bank, sent out circulars stating that they were prepared to pay to their unsecured creditors a further instalment of 3s. 4d. in the pound upon the amount of their respective claims, and that the same might be received at the Bank of the Birmingham Banking Co., in Dudley, on and after Tuesday, 15th October inst., between the hours of 10 and 3 o'clock ; thus making 15/- in all.

It is only fair to add that Mr. Dixon eventually paid all the Bank's creditors in full. Mr. Edward Dixon possessed a large private property and from which source he paid the creditors.

Clarke, in his "*Curiosities of Dudley*," recording the death of Edward Dixon, jun., which took place on January 26th, 1855, aged 68, says :—"The disasters and stoppage of Messrs. Dixon, Dalton & Co's. Bank in this town a few years before is a matter of commercial history, indelibly fixed on the recollections of many eminent firms in this locality. Mr. Dixon never took a very active part in the bank, but his urbanity, generosity, and kindly feeling to every one, won the universal respect of all orders of men in the town and district ; his prompt honesty, and genuine honour and integrity in his commercial transactions, were the means of saving many respectable people from utter ruin, and at his death it was deemed desirable that a public funeral should mark the widespread sense of sorrow and deep regret at the loss of so good a friend and honourable a townsman."

Edward Dixon, M.A., born 1810, and Joseph Dixon, B.A., born 1815, of the Inner Temple, were two of the latter's sons.

Foster's *Alumni Oxonienses* gives Edward Dixon, first son of Edward Dixon, of Himley, co. Stafford, Armiger, Worcester College, Oxford, matriculated 23rd January, 1830, aged 19 : Created M.A. 13th June, 1833. Joseph Dixon, second son of Edward Dixon, of Kingswinford, co. Stafford, Armiger, Trinity College, Oxford, matriculated 17th April, 1834, aged 18 : B.A., 1839, of Inner Temple, 1839.

Edward Dixon, Sr., of Dudley (bachelor) born about 1741, married Phoebe Davis (spinster) at Dudley, on June 18th, 1767, by licence. He died in 1807, aged 66, his wife died in 1812, aged 60. There was issue :—





- 1) John Dixon, baptized at Dudley, January 25th, 1769; buried February 27th, 1769.
- 2) Mary Davis Dixon, born 18th May, 1770; baptized 30th July, 1770; buried at Dudley, 27th October, 1794. She was Joseph Amphlett's second wife.
- (3) Joseph Dixon, born 1782; died 8th January, 1806, aged 24.
- (4) Edward Dixon, born 1787; died 1855, aged 68. (Banker, of Dudley).

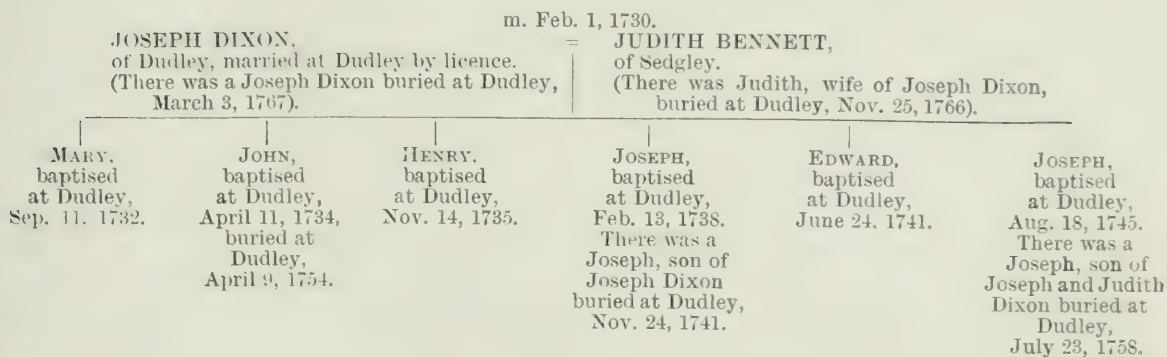
This Edward Dixon (bachelor) married Maria Burne (spinster) of Himley, 19th October, 1809, at Himley.

- (5) Phoebe Dixon, who married Charles Dutton, Herefordshire.

As there were several Edward Dixon's, of Dudley, it is very difficult to say who were the immediate ancestors of Edward Dixon (No. 1).

There was a baptism of an Edward, son of Joseph Dixon and Judith his wife, at Dudley, on June 24th, 1741.

There is no evidence to prove that these were the parents of the Edward Dixon referred to, but supposing they were—Mr. A. A. Rollason says—then the pedigree can be carried further back as :—

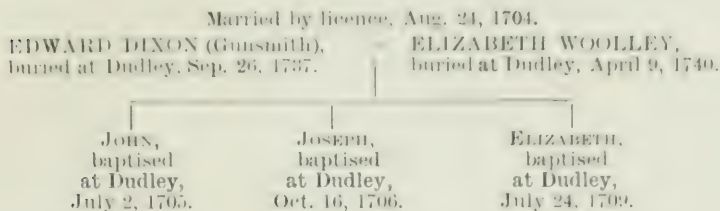


In 1781-3 there was a firm of hop and cyder merchants in New Street, Dudley, who traded under the title of Joseph Dixon and Son. This goes to shew that Edward Dixon, banker, baptized June 24th, 1741, who married Phœbe Davis in 1767, was a son of Joseph Dixon, as is surmised.



There was a Joseph, son of Edward Dixon, gunsmith, and Elizabeth his wife, baptized October 16th, 1706, at Dudley.

This Edward Dixon married Elizabeth Woolley by licence at Dudley, August 24th, 1704.



Whose son Edward Dixon (gunsmith) was, it is not safe to conjecture, but there were :—

Edward, son of Oliver Dixon, baptized June 20, 1673.

„ „ Edward and Susannah Dixon, baptised June 16th, 1676.

„ „ Oliver and Mary Dixon, of Sinderbank, baptised November 30th, 1677.

„ „ Oliver and Frances Dixon, baptized July 23, 1682.

The Dixon Arms engraved on the seal are shewn on Dixon's Monument in St. Edmund's Church, Dudley.

Grazebrook in his "Heraldry of Worcestershire," published in 1873, says :—"Seal ; and hatchment, in St. Edmund's Church, Dudley." The latter, however, appears to have been "restored" out of existence, a too common fate in similar instances.

Edward Dixon (No. 2 on pedigree) would not be of age in 1805, therefore it may be that his brother Joseph, who died in 1806, was the partner in Dixon, Son and Co. in 1805. This seems to point so, but there is no other evidence at hand to shew that he was ever a banker.

The descendants in the male line of Edward Dixon (No. 1) have now died out, so has it been with the old family of Dixon of Dixon's Green, which takes its name from the family of Dixon (or Dicson as it was then spelt) who, in the time of Henry VII., were resident in an ancient mansion and had



an extensive estate there, part of which is now known as the "Hill Estate." The same remark applies to the ancient family of Freebody, of Freebodies (Kate's Hill); also to that of the Badgers, of Badger's Square, likewise named after them.

Oliver Dixon, eldest son of Oliver Dixon, baptized at Dudley, July 16th, 1599, and grandson of Arthur Dixon, born about 1500, who was buried at Dudley on October 3rd, 1570, held a Captain's Commission in the Royal Army during the Civil War. He married Margaret Hill at Oldswinford on February 10th, 1642, and was buried 20th June, 1682, at Dudley. His eldest son, Oliver Dixon, was Mayor of Dudley in 1690. He married Frances Jellians (or Gellians) at Dudley on July 2nd, 1663. Their son, Oliver Dixon, baptized 26th July, 1660, married Elizabeth Taylor, daughter of Jonathan Taylor, an ironmaster of Dudley, on December 20th, 1694. He died on 17th December, 1738, and was buried at Dudley.

The Rev. Joseph Dixon, third son of Oliver and Elizabeth (Taylor) Dixon, baptized 14th June, 1698, who became rector of Westfelton and Winstanstow, Shropshire, was about the last of the senior branch of the Dixon family of Dixon's Green. He died in 1764, and was buried in the Chancel of St. Edmund's Church, Dudley, on 11th April, aged 66. In the chancel is a mural tablet erected to his memory, thus inscribed :—

Beneath lye the remains  
of the Revd. Joseph Dixon  
Son of Oliver and Elizabeth  
late Rector of Westfelton  
and Winstanstow, both in  
the County of Salop :  
and Gift of  
the Right Honourable  
Lord Craven.  
He Died A.D. 1764.  
Æt. 66.

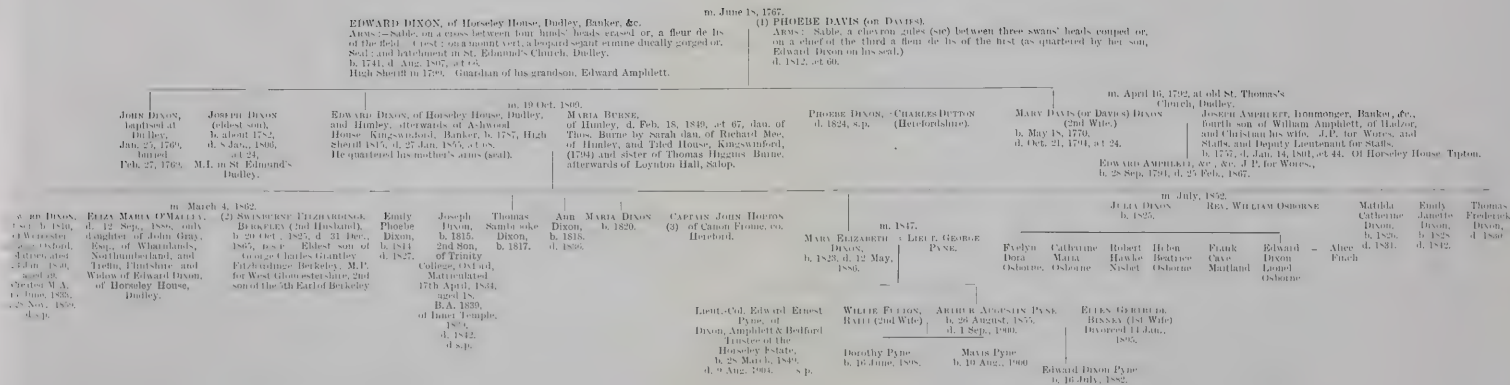
The above mentioned Joseph Dixon left by Will, dated 1764, £100 to John Hodgetts' Charity School, Dudley, known as the "Female School of Industry." He was also one of the six trustees of this Charity. This bequest is recorded, with others, on a board in St. Edmund's Church, Dudley.





# DIXON PEDIGREE.

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- (1) The parentage of Phoebe Davis (or Davies) has not been traced at present, but the Arms are those of *Drexels* of Staffordshire (see *Barb's Ancestry*). She must have been a heiress since her son quartered her Arms.
- (2) Had Swinburne Fitzgerard Berkeley lived he would have come into the title of Earl.
- (3) Crest: Out of a mural coronet or, a griffin's head argent, holding in the beak a dexter hand bleeding proper.



A partner with Edward Dixon, sen., in the banking business, was Joseph Amphlett, of Horseley House, Tipton.<sup>‡</sup> He married for his second wife, Mary Davis (or Davies) Dixon, the eldest daughter of his partner, the above Edward Dixon of Dudley. She died 21st October, 1794, aged 25.

In the *Gentleman's Magazine* for 1792, under the heading of marriages, appears the following :—

“April 16, 1792.—At Dudley, Jos. Amphlett, esq., banker, to Miss Dixon, daughter of Edward D. esq., banker, of that town.”

The ceremony took place at St. Thomas's, Church, Dudley.

This goes to show that Dixon and Amphlett were bankers in 1792. Joseph Amphlett also carried on the business of an ironmonger in High Street, Dudley, in 1780 to 1796.

In January, 1792, *i.e.*, three months before his marriage with Mary Davis Dixon, a compact of purchase was made for the Horseley Estate, Tipton (otherwise Tibbington), by Edward Dixon, of Dudley, banker, Joseph Amphlett, of Dudley, banker, and William Bedford, of Birmingham, gentleman (a solicitor), and on July 18th, 1792, they entered into articles whereby a partnership, styled “Dixon, Amphlett, and Bedford,” was constituted for the purpose of working the mines under the Horseley estate. They were owners of over three hundred acres of land in that parish. Besides being a partner Joseph Amphlett was appointed chief manager and director with a salary of £200 per annum (to be raised to £300) and authority to spend £600 on repairs at Horseley House. It was made a condition that he should relinquish his trade as nail manufacturer ; but he remained a banker.

The site of the present parish church of Tipton was sold by this firm to the church trustees in August, 1797, for £189 14s. Joseph Amphlett was the fourth son of William Amphlett, of Hadzor, in Worcestershire, high sheriff of that county in 1745 (died 20th November, 1768), by Christian, daughter of John Amphlett, of Clent. His great grandmother was Anne, the daughter of the Rev. Thomas Janns, Vicar of Sedgley, who married William Amphlett, of Astley, Worcestershire, at Himley, on 7th February, 168<sup>6</sup>/<sub>7</sub>.

Joseph Amphlett had four brothers, viz. :—

William (who died without issue) ;

Richard (grandfather of the late Right. Hon. Sir Richard Paul Amphlett, Baron of the Exchequer, and afterwards Lord Justice of Appeal) ;

John (Doctor of Divinity, rector of Dodderhill) ; and  
Martin (Rector of Stamford, in Lincolnshire).

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<sup>‡</sup> Horseley House, Tipton, must not be confused with Horseley House, Wolverhampton Street, Dudley.



Joseph Amphlett lived at Horseley House, Tipton,† up to the time of his death in 1801. This house formed part of the Horseley Estate belonging to Dixon, Amphlett and Bedford. It has since been pulled down, part of the stable only remaining.

This firm, Dixon, Amphlett and Bedford, founded as before-mentioned, still goes on although it ceased trading in 1875. Mr. F. W. Peacock, of Dixon House, Tipton, is the manager of the property and collects the rents, &c. The mines are let to tenants. E. G. Amphlett, Esq., J.P., of Worthing, Sussex, as direct male descendant, holds the one-sixth share that came down to him from his great grandfather, Joseph Amphlett, who left the other sixth to his daughter, Christiana Maria.

Joseph Amphlett (baptised at Hadzor, 3rd May, 1757) was a magistrate for the counties of Worcester and Stafford, and Deputy Lieutenant for the latter county.

The licence for the marriage of Joseph Amphlett with his first wife, Mary Bree, was granted at Lichfield, 1st May, 1778. The only issue was a daughter, Christiana Maria. She married the Rev. Edward Dudley, rector of Broome, on December 9th, 1803, at Dudley, and left issue.

Joseph Amphlett died 14th January, 1801, and a very interesting clause in his will, dated 1st January, 1801, and proved 29th April of the same year, reads :—

“In case either my said son or daughter should not be  
“satisfied with such division of my estate and effects as I  
“have made between them as aforesaid and either of them  
“should commence any proceedings at law or in equity  
“against the other of them in respect of the division I have  
“by this my Will directed to be made of such property  
“between them, I do in such case give devise and bequeath  
“to the other of them his or her heirs executors or  
“administrators the whole of the share of my estate and  
“effects which I have by this my Will given devised and  
“bequeathed to him or her who shall so commence any  
“proceedings at law or in equity against the other anything  
“herein contained to the contrary notwithstanding.”

This proves him to have been a man of some character.

A further clause in the will reads :—

“It is my wish that my remains shall be deposited in  
“the vault in the new Churchyard in Dudley [St. Edmund's  
“Church] where the remains of my two wives are deposited  
“and that my said daughter if she thinks proper shall give  
“decent mourning to such of the clerks who shall be serving  
“at the bank and also to such of my servants who shall be  
“living with me at the time of my decease.”

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†Not *Dudley* as has been stated in our *Dudley Year Books*.





Joseph Amphlett left to his son Edward, born at Horseley House, Tipton, September 28th, 1794, being the only child by his second wife, Mary Davis Dixon :—

“All that small messuage or tenement with the garden  
“and outbuildings thereto belonging with their appurten-  
“ances situate in Snow Hill in the Parish of Dudley—now  
“in the occupation of . . . . . To hold to him his heirs  
“and assigns for ever In case he shall live to attain 21  
“years.”

The Will does not give the occupier of the property mentioned as situate in Snow Hill, therefore the exact spot cannot now be located.

In case of death before that age, then it was to pass to the daughter, Christiana Maria, her heirs and assigns for ever. In addition to the above he left various sums of money to these two children ; amongst other bequests were the following :— To his brothers, John and Martin Amphlett, he left £40 each ; to his sisters, Charlotte and Harriott, £20 each ; to his brothers-in-law, Joseph Dixon and Thomas Vincent Holbeche, £20 each ; and a like sum to Sophia Elizabeth Glover.

To his said daughter, she being then of age, he bequeathed all his household furniture, plate, china, linen, liquors, books, horses, carriages, and live and dead stock of every description.

He left to John Amphlett and Joseph Dixon his one-third share of the messuages, lands, tenements, &c., in the parish of Tipton, which were purchased by him and his partners, Edward Dixon and William Bedford, upon trust, so that the said one-third was eventually divided equally between his son and daughter, each becoming possessed of a one-sixth share in the firm of Dixon, Amphlett, and Bedford.

He also made a request that a marble monument be erected to the memory of his two wives and himself, in the chancel of the new Church (St. Edmund's) in Dudley.

The witnesses to his Will were (the Rev.) Tho. Shaw Hellier, of Wolverhampton, clerk, ancestor of the present Colonel Shaw Hellier ; the Shaws were a Dudley family and assumed the name of Hellier in coming into the Hellier estates at Womborne and elsewhere ; John Johnson, agent to Messrs. Dixon, Amphlett and Bedford ; and J. Meecham, clerk to Mr. Bedford, attorney, Birmingham.

An impression of the seal represented (whereon the arms of Amphlett and Dixon are impaled) is affixed to the Will.





Joseph Amphlett, banker, agreed to settle £2,000 as a marriage settlement on Miss Dixon, in 1792, and her father, Edward Dixon, a like sum.

The trustees to this deed were the Rev. John Amphlett, Vicar of Dodderhill, and Richard Moore, gentleman, Trysull, Staffs., and the witnesses, Joseph Robinson and George Dalton.

In the chancel of St. Edmund's Church, Dudley, on the north side, is a mural tablet recording the death of Mary Bree, the eldest daughter of Robert Bree, of Solihull, and first wife of Joseph Amphlett. She died 20th January, 1784, in the 27th year of her age.

Also that of Mary Davis Dixon, the second wife of the same Joseph Amphlett and eldest daughter of Edward Dixon, of Dudley, banker. She died 21st October, 1794, in the 25th year of her age. Also that of Joseph Amphlett who died on the 14th January, 1801, in the 44th year of his age. Joseph Amphlett's marriage with Mary Davis Dixon took place at St. Thomas', Dudley on the 16th April, 1792. She was born 18th May, and baptized in the afore-mentioned Church 30th July, 1770. It reads as follows :—

In a Vault in the Church yard opposite the Chancel Door  
are deposited the Remains of Mary the first wife of  
Joseph Amphlett, of Horseley House, Esqre.  
eldest Daughter of Robert Bree, of Solihull, Esqre.  
she died the 20th day of January 1784,  
in the 27th Year of her Age.

Also of Mary Davis [Dixon] the second wife of the said  
Joseph Amphlett, eldest Daughter of  
Edward Dixon of Dudley Esqre. she died on the [worn  
off] † day of  
October, 1794, in the 25th year of her Age.

Also of the said Joseph Amphlett. he died  
the 7th<sup>th</sup> day of January 1801, in the 44th Year of his Age.

He was an acting Magistrate for the Counties of  
Worcester and Stafford, and a Deputy Lieutenant  
for the latter County.

There are no Arms displayed on this tablet.

†Read 21st.

\* N.B.—This date is correctly copied from the tablet, but the true date of Joseph Amphlett's death appears to have undoubtedly been 14th January, 1801.



By the second marriage there was issue an only son, Edward Amphlett, born at Horseley House, Tipton, 28th September, 1794. He matriculated at Oxford 5th March, 1812, was of Horseley House, Tipton, of Broome, near Stourbridge, and of Cheltenham, where he died 25th February, 1867. He married Caroline, daughter of Jacob Turner, of Park Hall, Kidderminster, on 4th June, 1817, at Kidderminster, and amongst other issue had Edward Amphlett, of the Royal Scots Greys, who died at Benmore, Co. Argyle, on 23rd November, 1887, whose sons are [1] Edward Greenhill Amphlett, Esq., M.A., of Worthing, Barrister-at-law, of Lincoln's Inn, and Justice of the Peace for Sussex. [2] Charles Edward Amphlett, Esq., late Captain 6th Inniskilling Dragoons.

Joseph Amphlett, banker, appointed his father-in-law and partner, Edward Dixon, as guardian to his son Edward.

A mural tablet has recently been erected in Christ Church, Cheltenham, by the Amphletts, to the memory of the above descendants of Joseph Amphlett, and their respective wives, of which the following is a description :—

Crest and Arms (Amphlett impaling Turner)  
as shewn in book-plate on page 123.

In Memory of  
Edward Amphlett, Esq., J.P. Worces.,  
of Horseley, Staffs., and 23, Lansdowne Place,  
Cheltenham.

Born 28th Sept. 1794. D. 25 Feb. 1867.

Caroline (nata Turner) his widow, b. 26 Jan 1794.  
d. 27 Dec. 1872.

Both buried in Cheltenham Cemetery.

Edward Amphlett their only son, of the above and of  
2, Queen's Gate Terrace, London.  
(Lieut. Royal Scots Greys, 1847)  
b. 25 Oct. 1824. d. 23 Nov. 1887.  
bur. at Kilbride, Dunoon, N.B.

Lavinia Flora Henrietta (nata Greenhill) his first wife,  
b. 21 May, 1831. d. 3 April, 1871.  
bur. at Puriton, Somerset.

Margaret Louisa Maria (nata Brewster) his second wife,  
b. 9 Dec. 1845. d. 10 Oct. 1895.  
bur. at Storrington, Sussex.







*Edward Amphlett?*

The blazoning of the armorial bearings shewn on the Seal, page 121, and on the book-plate above, is as follows :—

CREST : On a wreath of the colours a Dromedary, statant, bridled, proper.

ARMS :—Amphlett : Argent, on a fesse between three lozenges azure, a cinquefoil of the first.

Dixon : Sable, a cross between four hinds' heads erased or.

Turner : Sable, on a cross argent, five mill-rinds of the field.



There will be noticed a slight difference between the crest and arms of E. G. Amphlett, Esq., below, and those previously used by his family. This difference is accounted for as follows :—At the Visitation of Staffordshire in 1663, Richard Amphlett, of Clent (High Sheriff, 1678) exhibited Argent a fesse between three lozenges azure, which arms were respited but never proved until in 1903, when upon proof of his lineal descent from the above exhibitor, the Heralds' College granted the following armorial bearings to Mr. E. G. Amphlett.

ARMS :—Argent on a fesse nebuly azure, gutté d'eau, between three lozenges of the second, a cinquefoil or.

CREST :—On a wreath of the colours a dromedary statant proper, with halter and line reflexed over the back or, charged on the body with two lozenges argent.

These armorial bearings are shewn in the following book-plate (Amphlett impaling Charlton).



*Edward Greenhill Amphlett.*  
*Worthing, Sussex.*  
*1903.*





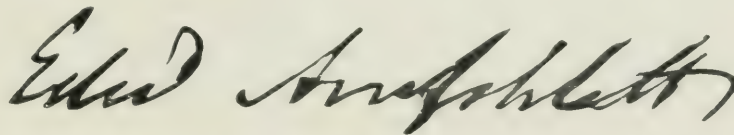


In 1697 an Act was passed imposing a penalty of £5 on the representatives of all persons who should be buried in anything but woollen. This was, as the Act says, "for the lessening of the importation of linen from beyond the seas, and the encouraging of the woollen and paper manufacturers of the kingdom." An affidavit was to be brought within eight days of the burial that the deceased was not buried in linen, and frequent mentions of these affidavits are henceforth scattered about in the pages of the Clent registers, though in later times, some fifty years after, the notes are more usually to the effect that affidavits had not been brought to the Vicar, than that he had duly received them. There is one entry in the register of a burial in linen, that of Anne, wife of Joseph Amphlett, on the 28th May, 1715; she was the daughter of Sir Charles Lyttelton, Bart., of Hagley.\* (See Pedigree of Amphlett of Clent.)

There is no record to shew whether this fine was paid or not.

A handwritten signature in cursive script, reading "Joseph Amphlett". The signature is written in dark ink and is underlined.

Signature of JOSEPH AMPHLETT, of Horseley House, Tipton. Baptized at Hadzor, 3rd May, 1757; died 14th January, 1801; Banker, Ironmonger, &c., in Dudley. Taken from a Bond dated 16th April, 1792, for securing repayment of £4,000 and interest by Joseph Amphlett.

A handwritten signature in cursive script, reading "Edward Amphlett". The signature is written in dark ink.

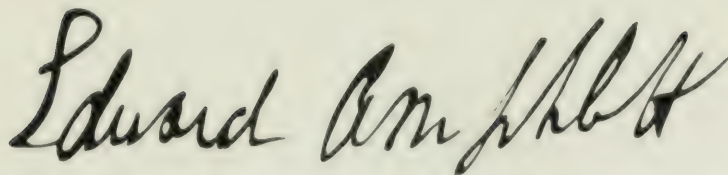
Signature of EDWARD AMPHLETT, son of the above Joseph Amphlett. Born at Tipton, 28th September, 1794; died 25th February, 1867. Taken from the Marriage Settlement of his daughter (Mrs. Todd-Naylor) dated 29th April, 1850.

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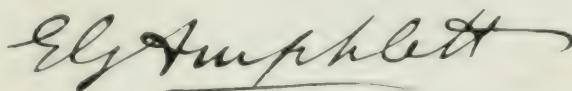
\*JOHN AMPHLETT. "A Short History of Clent," p. 148.



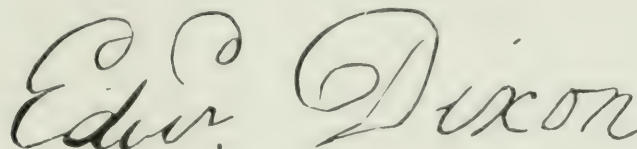




Signature of EDWARD AMPHLETT, son of the above Edward Amphlett. Born 25th October, 1824 ; died 23rd November, 1887. Taken from the last-mentioned Settlement.



Signature of EDWARD GREENHILL AMPHLETT, M.A., of Worthing, J.P. for Sussex, Barrister-at-Law at Lincoln's Inn, son of the above Edward Amphlett. Born 13th July, 1853.



EDWARD DIXON, senr., of Dudley, Banker, &c. Born 1741 ; died August, 1807.

Copy of his Signature taken from his daughter's Marriage Settlement Deed (Mrs. Joseph Amphlett) dated 14th April, 1792.



EDWARD DIXON, junr., of Dudley, Banker, &c., son of the above Edward Dixon. Born 1787 ; died 27th January, 1855. Copy of his Signature to a Deed dated 2nd December, 1837.



MARY DAVIS DIXON, second wife of Joseph Amphlett, Banker, &c. Born May 18, 1770 ; died October 21, 1794 ; daughter of the above Edward Dixon, senr.

Copy of her Signature to her Marriage Settlement Deed, dated 14th April, 1792.



WILLIAM BEDFORD, Solicitor, of Birmingham. The original Bedford in the firm of Dixon, Amphlett, and Bedford. Copy of his Signature as witness to a Bond dated 26 March, 1792, for securing repayment of £1,000 and interest by Joseph Amphlett.





The Tipton DUDLEYS (see Pedigree of Amphlett and Dudley) claim to be descended from the Clopton or Clapton Dudleys in Northamptonshire. They bore the same arms and motto. Their crest is described in the *Baronetages* as "On a ducal crown, a woman's bust, her hair dishevelled, bosom bare, a helmet on her head, with the stay or throat latch loose proper." Fairbairn gives it as "On a ducal coronet or, a woman's head with a helmet thereon, the hair dishevelled and the throat-latch loose proper."

A very romantic origin has been ascribed to the obtaining of this crest.

In Walton's "Baronetage," dated 1741, vol. 3, p. 125, it is stated that, by a MS. in possession of the family at Clapton, and written by the Parish Priest of that place about the year 1390:—"The father of Agnes Hotot (the great heiress who afterwards married Dudley), having a dispute with one Ringsdale, about the title to a piece of land, they agreed to meet on the disputed ground and there decide the affair by combat. Hotot, on the day appointed, was laid up with the gout, but his daughter Agnes, rather than he should lose his land or suffer in his honour, armed herself *cap-a-pie*, and mounting her father's steed, went to the place of meeting and encountered Ringsdale, whom, after a stubborn contest, she unhorsed. While her opponent lay on the ground, she loosened her throat-latch, lifted up her helmet and let down her hair about her shoulders, thus discovering her sex." Needless to add, the fight was not resumed, and Ringsdale, mortified at being thus worsted by a woman, resigned all claim to the land in question. In memory of which heroic action the crest has been used by her descendants, together with the motto:—"Galea Spes Salutis":—"The hope of Salvation is our helmet," or "The Helmet is the hope of Safety, or Salvation."

In 1395, the brave young woman was married to Dudley, Lord of Clapton, and in 1660 their descendant, William Dudley of Clapton, Northamptonshire, was created a baronet, but the title became extinct in 1764 at the death of the third baronet, whose three sons all predeceased him.

The name of the lady who married Richard Dudley appears to have been Joan or Jane, not *Agnes*.

The same Arms and Crest are still borne by Edward Dudley, Esq., of Combe Down, Bath, Trustee to the Horseley Estate of Dixon, Amphlett and Bedford, and also by Sydney George Dudley, Esq., J.P., of Summerhill Cottage, Kingswinford.



The latter has in his possession a very ancient silver seal, an impression from which was produced by Edward Dudley, of Clapton, at the Herald's Visitation of the County of Northampton in the year 1618. It is of solid silver, weighing nearly  $2\frac{1}{2}$  ounces.

This seal was found among the effects of Thomas Dudley (born 1749, died 1825), the then representative of the Dudleys, of Tipton.

A representation is here shewn.

Seal of Richard Dudley.



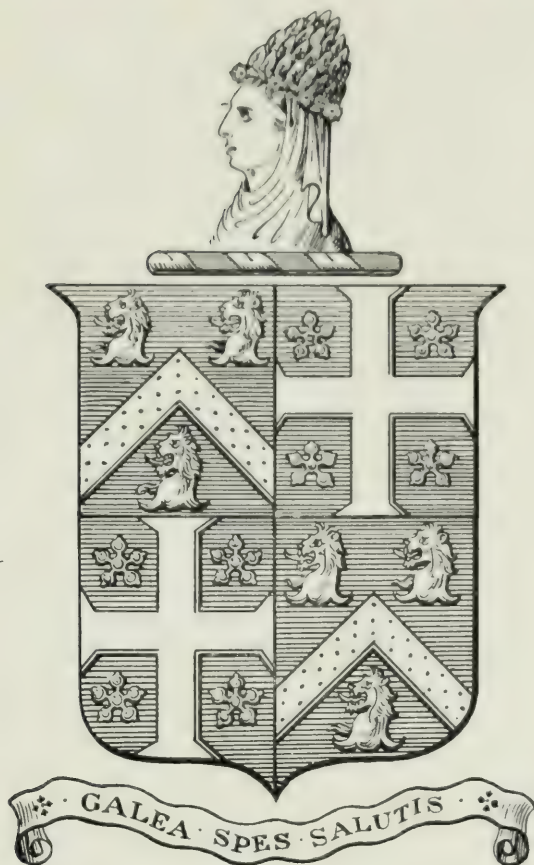
*Sigillum ricardi dodley armigeri.*

The Seal is in an excellent state of preservation and is an unusual one, the very outside rim being invecked, a beauty which can only be seen by a good lens, and for this reason the representation here shewn has been enlarged to size and a half of the original Seal.

Description :—Quarterly 1st and 4th (Dudley, of Clopton) Azure, a chevron or, between three Lions heads erased, argent. 2nd and 3rd (Hotoft or Hotot) azure, a cross patée throughout between four cinquefoils or.







Arms of Dudley quartering those of Hotot.

During the Civil War the Dudleys lent money to Parliament, and Edward Dudley, of the Green House, Tipton, son of Thomas Dudley, of Tipton, born 1592, and buried at Tipton, 9 January, 167 $\frac{1}{2}$ , æt 83, by Katherine, natural daughter of Edward Lord Dudley, and sister of the famous Dud Dudley, the Ironmaster, received a commission as captain in the army from Cromwell himself. This Edward Dudley died in 1674 and was buried at Tipton.

Shaw says that the mansion called the Green House, in Tipton, the remains of which, shaded by a small grove of trees, then existed [in 1800] formerly belonged to the ancestors of the present Thomas Dudley of Shutt End [who died 3rd Sep., 1826; he married Elizabeth, daughter of Rev. Thomas Bree, of Allesley] and his brother, the Rev. John Dudley, M.A., Rector of Himley [who died 31 May, 1830, unmarried]. This mansion was on the borders of Tipton parish adjoining to Sedgley. It was taken down, says Shaw, and the middle part of the present house built of the materials.



Erdeswick, in his Survey of Staffordshire in 1590, says:—  
 "In Sedgley is a large goodly park of the Lord Dudley's; and  
 in the same Lordship is the ancient seat of a gentleman that  
 beareth the surname of Dudley, who (as I take it) descends  
 paternally from the Someries, Lords of Dudley, for he beareth  
 A Chevron between three lions' heads erased, gold."

The following is a copy of a Commission, dated 1st  
 November, 1659, appointing Edward Dudley, Captain of a  
 Company of Foot, raised and to be raised in Staffordshire in  
 Colonel Thomas Crompton's Regiment. It will be noticed the  
 document is in the quaint language and spelling of the period.  
 It is signed by Charles Fleetwood, Commander-in-chief of the  
 forces of the Commonwealth, and bears his seal. The original  
 is still preserved by the before-mentioned Mr. S. G. Dudley,  
 who is a direct male descendant of Captain Edward Dudley.



CHARLES FFLEETWOOD ESQ<sup>R</sup> COMMAND<sup>R</sup> IN CHEIFE OF  
 THE ARMIES AND LAND FFORSES OF THIS COMMONWEALTH  
 To CAP<sup>T</sup> EDW<sup>RD</sup> DUDLEY.

In Pursuance of an order of the Comm<sup>tee</sup> of Safetie I do hereby Consti-  
 -tute and appoint yo<sup>u</sup> Captaine of a Company of FFoot, Raised and to be raised  
 in the Countie of Stafford, in Collonell Thomas Cromptons Regim<sup>d</sup>. You are  
 therefore to take the Charge thereof as Captaine, and Duly to exercise the  
 Inferior Officers and Soldiers of the same in Army. And to use your best  
 care and endeavour to Keep them in good Order, and Dissipline, Command-  
 ing them to Obey you as their Captaine. And yo<sup>u</sup> are likewise to Observe and  
 FFollow such Orders and Direcons as y<sup>ou</sup> shall ffrom tyme to tyme receive  
 from y<sup>e</sup> Com<sup>tee</sup> of Safetie, My selfe and the Superior Officers of your Regim<sup>t</sup>.  
 and the Army, according to the Dissipline of Warre. Given under my Hand  
 and Seale at Wallingford House This FFirst Day of Novemb<sup>r</sup> 1659.

(Signed) CHARLES FFLEETWOOD.



Sir Henry Cromwell, grandfather to Oliver Cromwell, was a brother-in-law to Charles Fleetwood.

The following is the resolution of Parliament appointing Charles Fleetwood, the Commander-in-chief, also an instruction to him to sign and issue commissions to officers, etc. :—

“On the 8th May, 1659 by resolution of Parliament, Fleetwood was appointed Commander-in-chief of the armies in England and Scotland, and on the 13th a report from the Committee of Safety was read in the House, recommending that in future the Commander-in-chief of the Land Forces of the Commonwealth and six officers should nominate all officers of the army and sign their commissions on behalf of Parliament, which was agreed to.”†

Charles Fleetwood married Bridget, eldest daughter of Oliver Cromwell, her first husband being General Ireton.

In a very interesting pamphlet in the possession of the Dudley Free Library, entitled—“ARTICLES for Building an INN AND MARKET PLACE and SHAMBLES, IN DUDLEY, DATED APRIL 18TH, 1786, Printed by J. Smart, Wolverhampton,” appear many names recorded in *this* work. Some were Token issuers, others eventually became bankers, all of whom took up shares in the proposed scheme.

A few are here given :—

					£
John Finch, of Dudley, Esquire,	...	...	4	Shares	200
William Finch do.	...	...	2	„	100
Edward Hancox do.	Currier	...	2	„	100
Joseph Amphlett do.	Ironmonger	...	1	„	50
Samuel Bennett [or Bennitt] of Dudley, Esq.					
Ironmonger	...	...	1	„	50
Edward Davis [or Davies] of Dudley, Esq.,					
Ironmonger	...	...	2	„	100
Richmond Aston, of Tipton, Gent	...	...	1	„	50
Edward Dixon, of Dudley, Hop Merchant	...	...	2	„	100

Thomas Dudley, of Shut End, in the parish of Kingswinford, Esquire, and George Briscoe, of Summerhill, in the same parish, Esquire, were the persons in trust for the several parties mentioned in the Articles, all of whom took a very lively interest in the scheme.

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†The two Protectors, Oliver and Richard Cromwell, Sir Richard Tangye, p. 235.



The object of the promoters was to build a Market Place, an Hotel, and Shambles, as the title denotes—

“Upon the ground whereon the said *Rose and Crown Inn*, at this time in the occupation of Thomas Caddick the younger, stood, and upon the void Ground adjoining the said Rose and Crown, and lying between the High Street and the Back Lane [King Street] of which land John Viscount Dudley and Ward agreed to demise and lease, in consideration of the sum of £250, for the term of 1,000 years.”

It is very interesting to note that the present Dudley Arms Hotel is the Inn referred to in the above Articles.

The above-mentioned Thomas Dudley, who died in 1826, was great grandfather to Mr. S. G. Dudley, of Kingswinford, and also to Mr. Edward Dudley, of Combe Down, Bath. George Briscoe, who died in 1845, was likewise Mr. S. G. Dudley's great grand-father on his mother's side. Edward, the eldest son of Thomas Dudley, was Rector of Broome. He married Christiana Maria Amphlett, daughter of Joseph Amphlett, banker, Dudley.







**B**ANK Notes were also issued by Messrs. Thomas Gibbons, John Gibbons, Benjamin Gibbons, Junr. & Co., bankers, at Wolverhampton, who traded as the Wolverhampton Old Bank as early as 1797. The style of the firm in 1783 was Gibbons & Timmins, bankers, Dudley Street, Wolverhampton; in 1805-6-7, Gibbons & Co., Dudley Street, Wolverhampton; and in 1809-10-11, Thomas and William Gibbons, Cock Street, Wolverhampton, whose London agents were Esdaile & Co.

They were ironmasters and nail manufacturers in addition to that of bankers; their works were then situated at Shutt End, near Dudley. The specimen Note shewn is for £1, dated 1815. They also issued notes for £5 5s. In June, 1816, they stopped payment, but whether they resumed the banking business at a later period is not known, but it is thought not. They, however, paid their creditors in full.

A brother to Thomas Gibbons the banker was William Gibbons, born at Gornal in 1732, he went in the year 1750, when only about 18 years of age, to reside at Bristol. It would appear from the letter, given below, that it was the intention of his father (John Gibbons) to purchase a business for his son from a Mr. Gully, an ironmonger in Bristol, but the latter did not appear to have been favourable to this, but wished Mr. Gibbons to apprentice his son to him. This young man afterwards became the founder of the firm known as Jno. Gibbons and Co., Bristol, and in 1792 was made Sheriff, also Mayor of that city in 1807. He died in 1807 at Bristol. The letter referred to was addressed to Mr. Willm. Gibbons, at Mr. James Gully's, Ironmonger in Bristoll, and reads:—

“Dr Will

Kingswinford Octo 4th 1750.

“Thine of the 30th Sept we recevd last night. I wrote to thee a postscript in my last letter wh I suppose you have not seen intimating that I thought thee wouldst soon breath in another air for Mr Gully seems not to be settled about quitting trade & yet asks me One hundred Pounds wh I readily consented to give if he would covenant to turn over his trade at Lady day 1754. I am to make proposals to him wh I will do on or before the next spring to wh I am to have his answer soon after. I told him you would not be bound to which he answered he did not mind that & that he would go partener, I said I would not give any Ironmonger in Bristoll [my] Son to

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\*This refers to the brand, a sketch of which appears in pencil at the head of the letter, “A Stag.”



go Partner with. The above is the Mark<sup>e</sup> of the Iron wh I would have thee buy 3 Tuns if its not to be bought at less then 13/10, but as soon as Messrs. Prankerl & Galtons Iron comes in thee wilt be able to get some discount for money, go to their Clark and know if thee canst when he expects it, I shall write again soon & if Mr. — & me dont agree I will immediatly go to London and come to Bristoll by Bath so that if he will give thee house room stay untill I come if not I would have thee go to some good house & learn Navigation if thee hast any passion for it, thy Mother & fellows are well & desire their respects. I was with Mr. Gully last night at Whampton he was well & in high sprits & proposes being At home upon Sunday next, the under is the account of goods sent this spring wh hand to him, I do it to save postidge & I remain thy Loving Father

JN<sup>o</sup>. GIBBONS.

P.S. if thee canst buy 10 Tun of Iron at 13/10<sup>†</sup> with the discount of 2½ or 3 for Bills a Month after date do————for Iron will be scarce.”

Bristol was no doubt chosen by John Gibbons as the place of business for his son William, owing to the fact that at this period, 1750, that city was the centre of the English brass trade and was possessed of some of the largest copper smelting works in the kingdom.

To give some idea of the stability of the Bristol house, the above-mentioned William Gibbons left to his son and heir, William, at his death, which took place as before mentioned in 1807, his one-third share in the business, which amounted to no less a sum than £44,918. This was in addition to many other bequests.

It appears that William Gibbons, the elder, failed to make his will in the usual form, but made a draft of one in his diary which was afterwards accepted and proved in 1807 by Benjamin Bickley, Merchant, and Thomas Curtis Leman, Notary Public, both of Bristol.

William Bickley died October 13th, 1846, and T. C. Leman on April 3rd, 1831. There are monuments erected to the memory of both of these men at St. Steven's, Bristol.



The Will reads :—

*Extracted from the Principal Registry of the Probate Divorce and Admiralty Division of the High Court of Justice, in the Pre-rogative Court of Canterbury.*

HEADS OF A WILL. I intend to make half-a-year's wages to each domestic servant who has lived with me one year and upwards, a year's wages to each domestic servant who has lived with me two years and upwards, £10 to each of my warehouseman G. Halker, £100 to Jos. Ellwell if with me at my death, as much to Susan Gibbons as my brother Thomas gives to each of his other daughters, £10,000 to my daughter Eliz. Gibbons, £20 for a ring to each nephew and niece, all the rest of my estate and property, real and personal, I give to my son William Gibbons, whom I nominate my sole Executor.

Bristol, June 21st, 1805.

WM. GIBBONS.

*In the Goods of William Gibbons, Esqre, deceased*  
21st November, 1807.

BENJAMIN BICKLEY, Merchant, and Thomas Curtis Leman, Notary Public, both of the City of Bristol, each speaking for himself, severally say and maketh oath that they were well acquainted with William Gibbons, late of the City of Bristol, Esquire, deceased, for several years previous and until the time of his death, and in the course of such acquaintance having frequently seen him write and subscribe his name, have thereby come to the knowledge of his handwriting and subscription, and these Deponents having attentively viewed and perused the paper writing hereunto annexed, purporting to be and contain the last Will and Testament of the said deceased, beginning thus :—" Heads of a Will I intend to make," ending thus :—"I nominate my sole Executor," and thus dated :—" Bristol, June 21st, 1805. Wm. Gibbons."—further made oath that the whole series and contents of the paper, writing beginning and ending as aforesaid, as well as the subscription thereto, are of the proper handwriting and subscription of the said William Gibbons, Esquire, deceased. BENJ. BICKLEY. T. C. LEMAN. Same day, the said 21st day of November, 1807, Benjamin Bickley and Thomas Curtis Leman were duly sworn to the truth of the foregoing Affidavit. Before me—J. C. GERRIT, Commissioner.  
Proved 25th Novr. 1807.





The firm of Jno. Gibbons and Co. were, as early as 1778, one of the leading houses in Bristol, judging from the circular which was issued by them, from which the following is a copy :—

*OBSERVATIONS from the Merchants, Importers and Manufacturers of Hemp, Iron and Steel, of the City of Bristol :—  
Humbly submitted to the Consideration of the Honourable Members of the House of Commons.*

A Bill now depending in the British House of Commons to permit the Exportation of Goods (Wool and Woollen Manufacturers only excepted) being the Produce or Manufacture of Ireland, directly from thence to North-America, the West-Indies, and any British Settlements on the Coast of Africa. Also a Bill to allow the Importation of Cordage from Ireland into this Kingdom, Duty free.

Should these Bills pass into Law, we conceive the Trade of this Kingdom will sustain the most fatal Injury, and the export Trade of many capital Manufactories be nearly ruin'd if not wholly annihilated.

The Vicinity of Ireland to Markets, and the Cheapness of Provisions and Labour in that Kingdom, We presume are as generally known, as that they are the grand Essentials in a manufacturing Country and by which they must unavoidably supplant us, but as we apprehend every Branch of Trade likely to suffer by these Bills will be particularly explained by Gentlemen interested therein, We as Merchants, Importers and Manufacturers of Hemp, Iron and Steel, beg Leave to state those Grievances which we foresee must destroy our Trade. We shall first note the different Duties paid by England and Ireland for the following Articles as rough Materials, Viz.

On Importation in ENGLAND.	In IRELAND on Importation.	Difference
Hemp    £ 3   3   10 per Ton.	£ 1   6   4 Irish or £ 1   4   1 English.	£ 1   19   9
Bar Iron    2   8   6 per ditto.	0   10   0 ditto or    0   9   2 ditto	1   19   4
Steel    10   18   7 per ditto.	3   2   11 ditto or    2   17   1 ditto	8   0   11

By this State it will appear that Ireland pays 1l. 19s. 9d. per Ton less Duty on Hemp, which is more than 8 per Cent. upon the Import Cost and Charges, exclusive of Duty valued at 24l. per Ton——1l. 19s. 4d. per Ton less upon Bar Iron valued in the same manner at 12l. per Ton——and 8l. os. 11d. per Ton less on German call'd Long Steel, valued also exclusive of Duty at 38l. per Ton which is upwards of 20 per Cent. These Differences of themselves would be an excessive Profit, and tho' it must be observed that the Ambition of the Manufacturers of this Kingdom to extend their Trade, has induced them



to render their Goods on the smallest profits possible, under these Disadvantages they could not with all their Skill in Manufacturing render Articles on equal Terms. Ireland will be able to undersell them at every Market. We receive no Drawback on manufactured Goods exported to North-America or the West-Indies, therefore we must be supplanted in the Export Trade of Hemp-Cordage, Bar-Iron, Anchors, Steel, Black Plate, Tinplates, Iron Hoops, Anvils, Hammers, Frying-Pans, Nails, Edge Tools, Locks, Hinges, and every heavy Article where Duties and Carriage are a Capital Tax, and Government will also sustain a very considerable Loss in the Diminution of Duties paid on Import for Hemp, Foreign Iron and Steel, with which the greater Part of these enumerated Articles are made.

With this may be noted a Matter of much Consequence ; Very great Numbers of the principal Manufacturers have erected large Buildings, we believe at the Expence of Millions of Money, for the Conveniency of carrying on their Hemp, Iron and Steel Trades, which will become in a great measure useless. Many Thousands of Labourers who are employ'd in those Works will be depriv'd of the Means of supporting their Families, and must emigrate or become a Burden on the Community, and it is well known a State of Idleness was ever found to be the Source of Wretchedness and Discontent.

The baneful Effects of these Bills will not rest solely on the Merchants and Manufacturers, but will extend in a very material Degree to the landed Interest of this Kingdom, which those Noblemen and Gentlemen, the Produce of whose Estates are consumed in making Pig and Bar-Iron and Iron Manufactures, will unavoidably feel, and it is our Opinion, in a very short Time.

From these Hints, respecting the Concerns in which We are engaged, with others that doubtless you will be inform'd of, We flatter ourselves you will see those Bills big with every obnoxious Tendency, to the Welfare of this Country.

A Petition will be presented to the Hon. House of Commons from the Body of Merchants, Importers and Manufacturers of Hemp, Iron and Steel, in this City ;—and We shall be happy, if any of the Observations herein contained, should give Weight to the Opposition of these Bills.—We are, with all possible Deference and Respect, on Behalf of Ourselves and the rest of those Petitioners.

*Hon. Gentlemen,  
Your most humble and most obedient Servants,*

BRISTOL,  
May 1, 1778.

JOHN GIBBONS and Co.



Copy of Agreement with Sir Lucius O'Brien on the Part of the Irish and Gibbons and Croft on the Part of the English Ironmasters :—

"Sr Lucius O'Brien on the part of Ireland, undertakes that the Parliament of that Kingdom shall impose a duty of 2. 10. 0 on every ton of Bar Iron, not slit roll'd or otherwise wrought to be exported from Ireland to the British Colonies, and also a duty of 3. 3. 11 on every ton of manufactured Iron wares to be in like manner exported.

"Sr Lucius agrees that the Bill now depending in the British Parliament granting to Ireland the priviledge of export to the British Colonies, shall contain a provision, conditioning that such priviledge with respect to Bar Iron and Iron Manufactures, as above recited, shall commence and continue when and so long only as such duties of 2. 10. 0 and 3. 3. 11 shall be so imposed and paid in Ireland; and that the intended operations of these duties towards Gt. Britain shall not be frustrated by any Bounty of the Board of Trade in Ireland.

"Under the guarantee of Lord North, Lord Nugent, Sr Wm. Bagot . . . . . to the above stipulation Messrs. Gibbons and Crofts on the part of that body of Iron Merchants and Manufacturers by whom they are deputed on this occasion, agree to withdraw their opposition to the Irish Export Bill now depending in Parliament.

"Saturday, May 9, 1778."

"The difference on the Duty of Bar Iron between Great Britain stated and adjusted.

	£	s.	d.
Duty on a ton of Bar Iron into England is .. ..	2	8	6
Duty on do. to Ireland (drawback deducted) .. ..	0	2	4
Difference in favor of Ireland in English money .. ..	2	6	2
Add to make this Irish money .. ..	0	3	10
	£2	10	0

30 cwt. of Bar Iron is on an average estimated to produce One Ton of Manufactured Iron Wares.

	£	s.	d.
30 cwt. of Bar Iron into Great Britain at 2 8 6 per ton pays .. ..	3	12	9
Same quantity into Ireland at 9/2 per ton pays .. ..	0	13	9
Difference in favor of Ireland, English money .. ..	2	19	0
Add to make this Irish money .. ..	0	4	11
	£3	3	11





This Petition appears to have been withdrawn and a compromise arrived at according to *Ans's Gazette* for May 25, 1778, which reads :—

“We hear from Bristol that the Gentlemen deputed by the Merchants, Importers and Manufacturers of Hemp, Iron and Steel of that City, to attend Parliament in order to oppose the Irish Bills, as far as they affected those branches of Trade in this Kingdom, have compromised the matter and agreed to withdraw their petition on a profitive Engagement that Ireland shall in future be subject to equal Duties with England on the Importation of those several articles of trade; and that such Duties shall not be mitigated by any Bounties.

“On a Breach of those Covenants, the Indulgences proposed to Ireland by the art now in agitation, are immediately to cease.”

Copy of letter to Sir William Bagot, sent by Messrs. Crofts and Gibbons, conveying the thanks of the Iron trade for consideration of the arguments put forward by them.

“Bristol, June 10, 1778.

“Sir William,

“Messrs. Crofts and Gibbons who were deputed by us to oppose the Irish Export Bill, so far as it related to the Iron trade, have since their return from London, given us the most pleasing accounts of your politness to them and industrious attention to their negotiations with Ministry and the Agents of Ireland.

“We tender you our warmest thanks for your countenance in this business and assure you We shall always retain the most gratefull sense of your kind assistance and friendly services to our Deputation and with our acknowledgment We cannot help expressing our wishes that we had in the House more Gents, Men of business, such indepen<sup>t</sup> Gentlemen, such true Patriots, as we have the pleasure of in the Character of Sir William Bagot.

“We have the honour to subscribe ourselves

“Your most obliged

“Obed<sup>t</sup> Serv<sup>ts</sup>.

“Signed by all in the Iron trade except Mr. Coules.”





Copy of Mr. William Gibbons' letter which covered that to Sir William Bagot :—

"At a meeting of those concerned in the Iron trade to receive from Mr. Crofts and myself the account of our Deputation, it was unanimously resolved to return you the thanks of the meeting, for y<sup>r</sup> activity and attention in that business.

"By their orders I have the honour of transmitting you the enclosed public testimonial of their gratitude and am very happy in the present opportunity of conveying to you, the high sense I shall always entertain of y<sup>r</sup> Patriotism and Politeness.

"I am, with the greatest respect,

"Signed, WILLIAM GIBBONS."

Sir William Bagot's reply :

"Sir,

"I arrived here but a few days ago, where I found your obliging letter, enclosing one from many Bristol Gentlemen, with a very flattering approbation of my Conduct in the Irish Bills. They have certainly much more obligations to you, than they have to me, however the approbation of so respectable Men is always agreeable, and you will excuse my troubling you with the enclosed, to return them my thanks for the honour they have done me, indeed I do not know in what other manner properly to direct it to Them.

"I beg my compl<sup>ts</sup> to Mr. Crofts and hope if any thing brings you into Staffordshire, you will keep your promise, and let me have the pleasure of seeing you here, I am, Sir,

"most sincerely,

"Your obliged, humble Serv<sup>t</sup>.

"Blithfield,

"W. BAGOTT.

"June 26, 1778."

The following letters, dated November 22nd and 23rd, 1797, have reference to the proposed tax on pig iron, the first portion being written by Benjamin, and forwarded by him to his brother Thomas at Wolverhampton for him to make his remarks and then to forward it on to William, who was then staying at the York Hotel, Bridge Street, London. Thomas was evidently unwell, as the second part of the letter containing his views was written by a Mr. T. Bacon, probably his manager.



" KSwinford Nov. 22nd 1797.

Dear Bro.

I have just recd yours of the 20th Inst. Covering the Heads of intended Bill for Taxing Pig Iron which surprises me beyond Measure and which if put into Execution would immediately destroy the Iron trade and put the Kingdom in an uproar, the Clauses many of them cannot possibly be conform'd to & therefore I shou'd with the Trade in general be obliged to Stop Working and if those objectionable Clauses are meliorated, in the present state of the Trade I am positive many Furnaces must stop from the inability of raising Money every 6 Weeks to pay the Duty when they are oblig'd to Stock their Iron so that Govermt. wou'd be to pay themselves in pig Iron pretty generally I think—the difficulty & obstruction of Working a Furnace under the Excise Laws are so many that few wou'd Continue to Work under them whereby an Army of Manufacturers wou'd be immediately oblig'd to go to the parish for Support as well as the great Danger of such Measure existing Riots &c. I wish for the general Good of the Kingdom Ministers may see the dangerous effects of inforcing such a Tax & that you may be able to avoid it.

I remn. Yrs. Affect.

B. GIBBONS.

I send your letter and this to T.G. for him to say what he has to Write herein."

Thomas Gibbons reply, which was written on the fly leaf, was as follows :—

"W.H. Nov. 23rd, 1797.

Dr. Bro.

Your letter of the 20th was recd. in Course & observing by it that you had sent heads of the intended bill to B.G. Mr. Bacon went off the next morning to S,End to inform B.G. of it. On his arrival there he found that B.G. had sent to Stourbridge for your letter which after perusing he wrote a reply to in which letter I now write.

The heads of the intended bill are so impracticable & absurd that the framers of them may truly join with Ld Thurlow in a conference you had with him when he declared "we ministers are d——d ignorant of trade." A late circumstance respecting an auction duty on the mines and materials of Tividale Colliery which if I can be supposed to understand the English language are clearly exempt from duty notwithstanding repeated representations to the Board of Excise produced no kind of answer from it. All we could learn from it was that if we did not pay the Auction Duty with the law expenses to a certain day we should be subjected



to such penalties as would make us wish we had paid the duty with the law expenses before the penalties took place. I have enlarged more upon this circumstance to shew the cruelty & injustice practised in this worse than inquisition. The bungling attempts of the present bill clearly evince the odious operation of the Excise laws. Where such exist what is called our glorious constitution is an empty name. It is well worth the consideration of the minister before he proceeds further in this dangerous business to look around him & pause to consider well whence we are to draw a supply of this article of the first necessity when the operation of this act shall have disabled the present proprietors of Iron Works from continuing their make of Iron which must be the inevitable consequence of a bill like the present being enacted. . . . I hope no trivial consideration will induce you to omit coming thro' this neighbourhood in your way from London to Bristol, many important circumstances claim your presence. If you come you will bring G's and T's (Gibbons and Timmins) £5 5 0 notes now in Esdailes hands that want returning."

I am Your Affte

T. G

Your Brother to save him some trouble has commissioned me to sign his initials.—T. BACON."

The following extract is from a diary kept by Wm. Gibbons (Mayor of Bristol 180 $\frac{0}{1}$ ) with reference to his endeavour, on behalf of the Iron Trade, to convince Pitt that his proposal to tax pig-iron would be disastrous. The diary commences November 12th, 1797, ends April 9th, 1798.

Dec. 13, 1797.

"At Wolverhampton."

Dec. 15, 1797.

"Went after Breakfast to Birmingham on my way to  
"Bristol, called on my Bilston Friends, dined with Mr.  
"Garbett in company with Messrs. Boulton & Son &  
"Mr. Watt, after dinner were joined by Mr. Alex<sup>r</sup>. Walker  
"Mr. Perkins, Jun<sup>r</sup>, thence adjourned to the 'Hen &  
"Chickens,' when I laid before them an account of what  
"had already been done in London, called on Mr. Spooner <sup>(4)</sup>  
"who was not in Town. Mr. Boulton gave me, 2 Proof  
"Penny & two-Penny Pieces & I ordered [from <sup>1</sup>] him a  
"cask £25 0 0 [worth <sup>2</sup>] of Penny Pieces, took a place in  
"the Swan Inn Bristol Coach & lay there ['Hen &  
"Chickens' <sup>3</sup>] that night."

Dec. 16, 1797.

Diary continued.

"Set out at 4 o'clock," &c., &c.





These penny pieces were no doubt purchased by Wm. Gibbons for his brothers, for use in their banking business.

Early in 1816 Gibbons and Co., were, as previously stated, compelled to suspend their payments.

*Aris's Gazette*, for Monday, March 18th, 1816, contained the following :—

“To the number of country banks which have lately been compelled to suspend their payments, we regret to add the old-established firm of Gibbons & Co., of Wolverhampton. The following handbill was circulated in that town and neighbourhood early on Monday morning last :—

‘The great and *increasing* pressure of the extensive ironworks with which we are connected, we can only avoid by suspending our payments, we have therefore adopted this powerful expedient as an act of duty that we owe to the public. We have every reason to believe that the inconvenience caused by this step will be but temporary.  
GIBBONS & CO.’

“This unexpected event occasioned considerable commotion and alarm, and had the effect of causing a severe run upon one of the other banks (Messrs. Hordern, Molineux & Co.) which, however, speedily subsided.”

*Aris's*, April 29th, 1816.

“The Creditors who have proved their Debts under a Commission of Bankrupt, awarded and issued forth against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, are requested to meet the Assignees of the Estates and Effects of the said Bankrupts, on Thursday next, the 2nd Day of May, at Eleven o’Clock in the Forenoon, at the Hotel in Dudley [Dudley Arms Hotel] in the County of Worcester, to assent to or dissent from the said Assignees consenting to and authorising the Assignees of the Estate and Effects of the said Benjamin Gibbons, the younger, and Thomas Stokes, against whom a Commission of Bankrupt hath also been awarded and issued, continuing and carrying on the Level Iron Works, in the Parish of Kingswinford, in the County of Stafford, until the present stock of Ironstone and other materials now on Hand shall be worked and manufactured into Iron, and on other special affairs.

“WM. CHRESS,

“Solicitor to the Assignees of Thomas Gibbons and Benjamin Gibbons, the younger, of Wolverhampton.

“April 27th, 1816.”



*Aris's*, July 8th, 1816.

“GIBBONS’ BANKRUPTCY.

“Notice is hereby given, that the Commissioners named and authorised in and by a Commission of Bankrupt, awarded and issued against ‘Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet at the Jerningham Arms Inn, in Shiffnal, in the County of Salop, on the 22nd and 23rd Days of August’ next, at Eleven o’Clock in the Forenoon, to receive Proof of Debts under the said Commission.

“Dated the 6th Day of July, 1816.

“WM. CHRESS, Solicitor to the said Commission.”

*Aris's*, August 19th, 1816.

“GIBBONS’ BANKRUPTCY.

“Notice is hereby given, that the Commissioner named and authorised in and by a Commission of Bankrupt, awarded and issued against ‘Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet at the Jerningham Arms Inn, in Shiffnal, in the County of Salop, on the 22nd and 23rd Days of August’ next, at Eleven o’Clock in the Forenoon, to receive Proof of Debts under the said Commission.

“Dated the 6th Day of July, 1816.

“WM. CHRESS, Solicitor to the said Commission.”

*Aris's*, November 18th, 1816.

“The Creditors who have proved their Debts under a Commission of Bankrupt, awarded and issued forth against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, are desired to meet the Assignees of the said Bankrupts’ Estates and Effects, on Thursday, the 21st



day of Nov. inst., at Eleven o'clock in the Forenoon, at the Lion Inn, in Wolverhampton aforesaid, in order to assent to or dissent from the said Assignees defending a writ of extent, issued at the suit of the King in aid of certain persons who will be named at the said Meeting, also to assent to or dissent from the said Assignees accepting the Right and Interest of the said John Gibbons and Benjamin Gibbons, or either of them, of and in certain Coal and Ironstone works, called or known by the name of the Corksheets, or otherwise Cockshutts, and other Hereditaments and premises held under Lease from the Right Honourable William Harry, Earl of Darlington, or otherwise to authorise and empower the said Assignees to abandon and give up all Right and Interest they may have in the said premises, either to the said William Harry, Earl of Darlington, or to such other Person or Persons as may in that case be entitled thereto; also to assent to or dissent from the said Assignees accepting the Right and Interest of the said John Gibbons and Benjamin Gibbons, or either of them, of and in a certain contract by them, the said John Gibbons and Benjamin Gibbons, together with such other persons as will be named at the said Meeting entered into with George Rushbury, for the working and getting of the mines of coal and Ironstone in and under the said Estate called the Corksheets or otherwise Cockshutts, or otherwise to authorise and empower the said Assignees to abandon and give up all Right and Interest of the said John Gibbons of and in two other Contracts by him, the said John Gibbons, entered into with such persons as will be named at the said Meeting for the purchase of Ironstone, or otherwise to authorise and empower the said Assignees to abandon and give up all Right they may have under or by virtue of the said two last mentioned contracts; and also to assent to or dissent from the said Assignees, commencing and prosecuting Actions or Suits, either at Law or in Equity against certain persons who will be named at the said Meeting in order to the Recovery of divers sums of money, by such persons received out of the said Bankrupts' Estate and Effects, either previous to and in contemplation of their said Bankruptcy, or subsequent thereto; and on other special affairs.

“WILLIAM CHRESS,

“JOHN CORSER,

“Joint Solicitors to the Assignees.”





*Aris's*, November 18th, 1816.

"GIBBONS' BANKRUPTCY.

"Notice is hereby given, that the major Part of the Commissioners named and authorised in and by a Commission of Bankruptcy, awarded and issued against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to hold their next Meeting at the House of William Morris, Known by the Sign of the Jerningham Arms, in Shiffnal, in the County of Salop, on Thursday, the twenty-eighth and Friday, the twenty-ninth Days of Nov., instant, at Eleven o'Clock in the Morning on each of the said Days, for receiving further Proof of Debts under the said Commission against the joint and separate Estates of the said Bankrupts.

"N.B.—No other Day will be appointed for receiving Proof of Debts previous to a Dividend.

"WILLIAM CHRESS,

"JOHN CORSER,

"Joint Solicitors to the Assignees."

*Aris's*, February 16th, 1818.

"The Commissioners in a Commission of Bankruptcy, awarded and issued forth against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet on the 23rd and 24th Days of February, inst., at Eleven o'Clock in the Forenoon of each Day, at the House of William Morris, Known by the name of the Jerningham Arms Inn, in Shiffnal, in the County of Stafford, in order to receive Proofs of Debts due from the separate Estate and Effects of the said Benjamin Gibbons, the younger, and on the last of the said Days to make a Dividend of the said separate Estate and Effects, when and where the Creditors who have not already proved their Debts are to come prepared to prove the same, or they will be excluded the Benefit of the said Dividend; and all claims not then substantiated will be disallowed.

"CHRESS & THOMPSON, }  
"JOHN CORSER, } Joint Solicitors.

"The time and Place for the payments of the Dividend will be notified in a future advertisement."





*Aris's*, February 16th, 1818.

"The Commissioners in a Commission of Bankrupt, awarded and issued forth against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers, and Co-partners, intend to meet on the 23rd and 24th Days of February, inst., at Eleven o'Clock in the Forenoon of each Day, at the House of William Morris, Known by the name of the Jerningham Arms Inn, in Shiffnal, in the County of Salop, in order to receive Proofs of Debts due from the joint Estate and Effects of the said Bankrupts, and on the last of the said days to make a Dividend of the said joint Estate; when and where the Creditors who have not already proved their Debts, are to come prepared to prove the same, or they will be excluded the Benefit of the said Dividend; and all claims not then substantiated will be disallowed.

"CHRESS & THOMPSON, } Joint Solicitors.  
"JOHN CORSER,

"The time and Place for the payment of the Dividend will be notified in a future advertisement."

*Aris's*, February 16th, 1818.

"The Commissioners in a Commission of Bankrupt, awarded and issued forth against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet on the 23rd and 24th Days of February inst., at Eleven o'Clock in the Forenoon of each Day, at the House of William Morris, Known by the name of Jerningham Arms Inn, in Shiffnal, in the County of Salop, in order to receive Proofs of Debts due from the separate Estate and Effects of the said Thomas Gibbons, and on the last of the said Days to make a Dividend of the said separate Estate and Effects, when and where the Creditors who have not already proved their Debts, are to come prepared to prove the same, or they will be excluded the Benefit of the said Dividend; and all claims not then substantiated will be disallowed.

"CHRESS & THOMPSON, } Joint Solicitors.  
"JOHN CORSER,

"The time and Place for the payment of the Dividend will be notified in a future advertisement."



*Aris's*, February 16th, 1818.

"The Commissioners in a Commission of Bankrupt, awarded and issued forth against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet on the 23rd and 24th days of February inst., at Eleven o'Clock in the Forenoon of each Day, at the House of William Morris, Known by the name of Jerningham Arms Inn, in Shiffnal, in the County of Salop, in order to receive Proofs of Debts due from the separate Estate and Effects, when and where the Creditors who have not already proved their Debts, are to come prepared to prove the same, or they will be excluded from the Benefit of the said Dividend ; and all claims not then substantiated will be disallowed.

"CHRESS & THOMPSON, } Joint Solicitors.  
"JOHN CORSER,

"The time and Place for the payment of the Dividend will be notified in a future advertisement."

*Aris's*, August 10, 17, and 24, 1818.

"The Commissioners in a Commission of Bankrupt, bearing date of 16th of March, on Thousand eight Hundred and sixteen, awarded and issued against Thomas Gibbons, Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet on the 27th day of August instant, at Eleven o'Clock in the Forenoon, at the Jerningham Arms Inn, in Shifnall, in the County of Salop, to make a dividend of the joint Estate and Effects of the said Thomas Gibbons and John Gibbons ; when and where the Creditors who have not already proved their Debts, are to come prepared to prove the same, or they will be excluded the Benefit of the said Dividend ; and all claims not then proved will be disallowed.

"CHRESS & THOMPSON, } Joint Solicitors."  
"JOHN CORSER,



*Aris's*, August 24th, 1818.

"The Commissioners in a Commission of Bankrupt, bearing date the Sixteen day of March, One Thousand Eight Hundred and Sixteen, awarded and issued against Thomas Gibbons, John Gibbons, and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet on the 27th day of August instant, at Eleven o'Clock in the Forenoon, at the Jerningham Arms Inn, in Shifnall, in the County of Salop, to make a Dividend of the joint Estate and Effects of the said John Gibbons; when and where the Creditors who have not already proved their Debts, are to come prepared to prove the same, or they will be excluded the Benefit of the said Dividend; and all claims not then substantiated will be disallowed.

"CHRESS & THOMPSON, } Joint Solicitors."  
"JOHN CORSER,

*Aris's*, August 24th, 1818.

"The Commissioners in a Commission of Bankrupt, bearing date the Sixteenth day of March, one Thousand Eight Hundred and Sixteen, awarded against Thomas Gibbons, John Gibbons and Benjamin Gibbons, the younger, of Wolverhampton, in the County of Stafford, Bankers and Co-partners, intend to meet on the twenty-ninth Day of August instant, at the Jerningham Arms Inn, in Shifnall, in the County of Salop, to receive Proof of Debts in substantiation of the Claim of Creditors heretofore made under the joint Estate of the said Bankrupts.

"CHRESS & THOMPSON, } Joint Solicitors."  
"JOHN CORSER,

A further dividend was paid on July 10th, 1820, making in all, it is thought, 20/- in the £.

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# GIBBONS PEDIGREE.

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JOHN GIBBONS,  
of Dibdale, afterwards of Kingswinford,  
b. at Sedgley 17 April, 1712. d. 14 Oct.,  
1778, buried at Kingswinford.  
Will P.C.C. —1778.  
He purchased a mansion & estate belong-  
ing to the ancient family of Corbyn.

m. 1728.

GRACE AUSTIN,  
dau. of John Austin, Birmingham,  
b. July 10, 1708. d. Aug. 12, 1785, buried  
Aug. 17, 1785, at Kingswinford.

\*THOMAS GIBBONS,  
of the Oaks, Wolverhampton,  
b. 5 Jan., 1730. d. 7 June, 1813.  
bap. at Sedgley Church by W.  
Groom.  
Will P.C.C. 1813.

m. 27 July, 1775.

MARY MOSELEY,  
dan. of James Moseley of Leaton  
Hall, co. Stafford,  
b. Aug. 12, 1738.

WILLIAM GIBBONS,  
b. 22 Feb., 1782 at Gornal, after-  
wards of Bristol, Sheriff of Bristol  
1792. Mayor of Bristol 1807.  
d. 28 April, 1807.  
Will P.C.C. 25 Nov., 1807.

m. 1778.

PHYLLIS WATKINS,  
dau. of —Watkins.  
d. Sep. 15, 1791, at 30.

Benjamin Gibbons,  
not married,  
b. Oct. 11, 1785,  
baptized by Rev. B.  
Gibbons, of Dibdale.  
Will P.C.C. 1882.

\*JOHN GIBBONS,  
eldest son,  
of Corbyn's Hall, in the parish of King-  
swinford, co. Stafford, and of 16, Hanover  
Terrace, Regent's Park, London, b. 4 Dec.,  
1777, d. Aug. 18, at London, at 73. bu. in  
Highgate Cemetery, London, 25 Aug., 1861.  
M.I. Will dated 12 Oct., 1850, proved P.C.C.  
6 March, 1852.

m. 1823.

ELIZABETH STEEN,  
d. Jan. 10, at London  
residence, bu. 16 Jan.,  
1859, in Highgate  
Cemetery, London,  
M.I. set 81.  
Will dated Oct. 19, 1877.

\*Benjamin Gibbons (5th child) afterwards  
of the Leasowes, Halesowen, b. 4 Aug., 1783,  
d. unmarried 27 April, 1873.

Other sons  
and daughters.

Arms: Sable, a lion rampant or between three  
escallops argent, on a chief engrailed of the  
last three crosses potent gules. Crest: A  
demi-lion regardant or, gorged with a collar  
sable, pendant therefrom an escutcheon of  
the last charged with a cross potent argent,  
between the paws an escallop argent.  
Motto: Fide et fortitudine.

REV. BENJAMIN GIBBONS, M.A.,  
of Waresley Court co. Worcester,  
and of 10, Hanover Terrace,  
Regent's Park, London, Matricu-  
lated 13 April, 1842, aged 18.  
B.A. 1846. M.A. 1850. Vicar of  
Lower Milton, 1861-94.  
b. at Birmingham 18 Jan., 1824.

m. 15 May, 1851, at South Kelsey.

CHARLOTTE JANE SKIPWORTH,  
dau. of George Skipworth, J.P.,  
of Moor-town House, South Kelsey  
co. Lincoln. D.L. for co. Lincoln  
b. 12 Jan.  
bap. 14 April, 1828.

m. 4 Aug., 1875, at Astley, by the Bishop of Worcester.

JOHN SKIPWORTH GIBBONS,  
of Boddington Manor, co. Gloucester, and of  
The Leasowes, Halesowen, b. 10 June, 1852,  
at Blakebrook, Kidderminster, baptized at  
St. Mary's, Kidderminster, 19 July, 1852.  
High Sheriff for county of Glouce. in 1880.  
J.P. for the counties of Glouce. and Wore.  
Capt. of Royal Gloucester Hussars Yeomanry  
1881-5.

has issue.

WILLIAM GIBBONS,  
of Bristol, afterwards of King-  
swinford, b. 22 Nov., 1782,  
d. April 3, buried April 11, 1848,  
at 65.

—ANN EVERY,  
d. 1871.

Elizabeth Gibbons,  
b. Sep. 17, 1786,  
died without issue.

William  
Gibbons

John  
Gibbons

BENJAMIN  
GIBBONS,  
b. 1815.  
d. Sep. 3, 1863

—EMILY WATKIN

3 daughters

Infant son

Benjamin Gibbons  
b. 1852.  
late of Dibdale.

William Pike Gibbons, =  
of Ruiton House, near  
Dudley, and of Dibdale.  
b. 7 Jan., 1856.  
has issue.

and others.

This family was seated in Staffordshire as early as the reign of Edward III. and has possessed land in the parish of Sedgley for nearly 400 years.

\*These were the Bankers of Wolverhampton.



Hordern, Molineux & Co. were bankers at Dudley in 1809. Their bank was situated in Queen Street—Middle Row—until 1828. The Middle Row was taken down between 1840 and 1850, and was afterwards called High Street or Market Place. It was a branch of the Wolverhampton Bank. Mr. C. H. Molineux, a member of the firm, became its manager, who came from Wolverhampton daily to manage the Dudley branch.

In 1827 Edward Dixon, George Dalton & Co., were bankers in Dudley, and traded as the Dudley Old Bank, see p. 112-113 and also specimen, Plate No. II.

In 1834 a deed of settlement of Dudley and West Bromwich Banking Company, by which that bank (Hordern, Molineux and Co.) was established, and Mr. Molineux became its manager. The Dudley and West Bromwich Banking Company's Bank afterwards amalgamated with the Birmingham, Dudley and District Bank, now called the Birmingham District and Counties Banking Co., Ltd.

The origin of this bank was based upon a branch bank in Dudley of the Wolverhampton Bank of Messrs. Hordern and Molineux.

The first manager of the Joint Stock Bank was Mr. Charles Edward Molineux, a nephew of the banker, then came an appointment by which Mr. Thomas A. Dixon was made manager at Dudley and Mr. John Cleveland Green at West Bromwich, which lasted two or three years, when Mr. Green became sole manager, being succeeded by Mr. W. H. Clemow, afterwards by Mr. J. F. Nayler, Mr. Henry Griffin Walker, and Mr. W. Greenhill, who now holds the appointment.

The following extracts taken from the deed of settlement of the Dudley and West Bromwich Banking Company may be of interest, if only to show who the leading spirits were :—

#### EXTRACTS FROM THE DEED OF SETTLEMENT OF THE DUDLEY AND WEST BROMWICH BANKING COMPANY, 1834.

Capital fixed at £400,000, in 8,000 Shares of £50 each.

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“THIS INDENTURE, made the thirtieth day of December, in the year of our Lord one thousand eight hundred and thirty three, between THOMAS BADGER of Dudley, in the county of Worcester, esquire ; RICHARD BRADLEY, of Tipton, in the county of Stafford, iron-master ; EDWARD CRESSWELL, of the same place, iron-master ; THOMAS HAWKES, of Dudley, afore-said, esquire ; JOSEPH HADEN, of the same place, iron-master ;



THOMAS HOOD, of West Bromwich, in the county of Stafford, coal-master ; JOHN ROBINSON, the younger, of Dudley, aforesaid, iron-merchant ; JOHN WILLIAMS, of Dudley, aforesaid, draper ; and WILLIAM WHITEHOUSE, of the same place, currier and wharfinger ; of the first part ; CHARLES HENRY MOLINEUX, of Dudley, aforesaid, esquire, Manager, and THOMAS LEWIS, of Dudley, aforesaid, Cashier, of the second part ; and the several other persons, parties hereto, whose names are, or shall be hereunto subscribed ; and who have sealed and delivered, or shall from time to time seal and deliver these presents, of the third part."

"WHEREAS the same persons, parties to these presents, have agreed in manner and by the means herein-after expressed, to form a Public Joint Stock Banking Company, at Dudley, aforesaid, in conformity with the provisions of, and so far as the same is authorized, and they are enabled to do by virtue of an Act of Parliament," etc., etc.

"VIII.—That Messrs. Alexander Hordern, Henry Hordern and Charles Henry Molineux, the partners in the firm of Horderns and Molineux, shall be entitled to hold four hundred shares amongst them and no more, as original subscribers in such proportions as they may think fit."

"XIII.—That two directors, if possible, unconnected with the staple trade of the town of Dudley and neighbourhood, to be hereafter selected out of their own body."

"XIV.—That the said THOMAS BADGER, RICHARD BRADLEY, EDWARD CRESWELL, THOMAS HAWKES, JOSEPH HADEN, THOMAS HOOD, JOHN ROBINSON, the younger, JOHN WILLIAMS, and WILLIAM WHITEHOUSE, are hereby declared and appointed to be the present and first directors of the company ; and that WILLIAM FELLOWS, the younger, and WILLIAM ROBINSON, as two share-holders, be the bill committee so long as the directors shall think proper to continue them in that office."

"XVII.—That no person shall be eligible for, or elected as a director of this company, who shall not be the holder in his own right of fifty shares at least in the capital of the company, or who shall not reside or carry on business in the town of Dudley, or within the distance of three miles from the town hall in that town, or otherwise within the parish of West Bromwich, or who shall be a bill-broker, or who shall within the distance of ten miles from the places aforesaid, carry on for the time being, the business of a banker other than as a member of this company, or who shall be a director, clerk, or accountant in, or agent for, any other banking-house or company, which is or may hereafter be established within the distance of ten miles from the place aforesaid."



“ . . . doth hereby make, ordain, constitute, and appoint CHARLES HENRY MOLINEUX, of Dudley aforesaid, esquire, who is intended to be the first and present chief manager of this company.”

Thus the directors were :—

Thomas Hawkes, Chairman.

Thomas Badger, Deputy Chairman.

Richard Bradley, John Robinson, Junr., Edward Cresswell, John Williams, Thomas Hood, William Whitehouse, Joseph Haden.

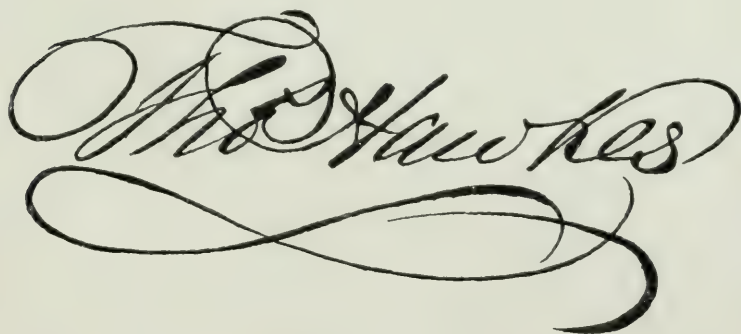
Manager—Charles Henry Molineux.

Bankers in London, The Bank of England, and Williams, Deacon, Labouchere and Co.

Thomas Hawkes was head of the glass trade in Dudley, an industry which has since migrated to Brettell Lane and Wordsley. He was a native of this town, and in politics a proclaimed Moderate Reformer and was selected by the Tory party to oppose Sir John Campbell in the Dudley election of 1834, and was M.P. for Dudley from 1834 to 1844 ; also High Sheriff of Worcestershire in 1811. In 1814, he married Alice Hannah, daughter and heiress of John Blackburne, of Hawford House, near Worcester. One of his daughters married a brother of Lord Ward. Thomas Hawkes died at Brighton on December 8th, 1858, at the advanced age of 88, and was buried at Himley on Friday, December 10th, 1858.

ARMS: Azure, three bendlets or, a chief ermine. CREST: A hawk rising proper beaked or, standing upon a lure.

Signature of Thomas Hawkes :—

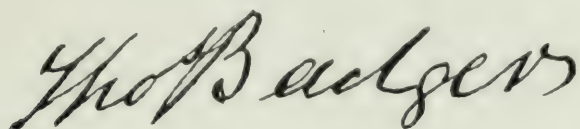






Thomas Badger, a director of this bank, and a J.P. for the county of Worcester, died 16th of August, 1856, in his 75th year. It was the same Thomas Badger who, jointly with his brother Isaac, issued trade tokens early in the 19th century, and also with Richard Wallis, a factor, at 66, Great Charles Street, Birmingham. There is a life size painting of him in the Birmingham District and Counties Bank, High Street, Dudley, and is believed to be an excellent likeness. It is by *Horsley*, and considered a very fine painting. It also shows his favourite dog, "Mark."

Signature of Thomas Badger :—



Richard Bradley, of Tipton, was the head of the firm of Bradley, Barrows, and Hall, of Bloomfield Ironworks. He was also agent for the late Sir Horace St. Paul.

Edward Creswell was head of the firm of Edward Creswell and Sons, of Tipton, ironmasters ; the firm is now extinct.

Joseph Haden, of Dudley, Rowley Regis, and of Wolverhampton, ironmaster, died at Dixon's Green, Dudley, in 1855. He had much to do with the building of St. Thomas's Church in 1816.

ARMS : Argent, a human leg embowed, couped at the thigh azure. CREST : A cubit arm erect in armour . . . . . holding an arrow . . .

John Robinson (the younger), of Dudley, ironmaster, was an uncle to Brooke Robinson, Esq., Warwick, the present M.P. for Dudley, and resided at the Firs, Dudley, where he died in 1849. His business has since been carried on by Mr. William Fellows, Mr. Beddard, Mr. Fisher, and now by Mr. Bridgwater.

John Williams, of Dudley, draper, was connected with the firm of Philip Williams & Sons, of Wednesbury Oak, and it is believed was also a partner. During the early part of his life he lived at Port Way, near Dudley, and the latter part at the Friary, Handsworth, where he died in 1856. In the same year his nephew, Mr. Joseph William Williams, of Ranton Abbey, Eccleshall, Staffs., was made a director of the District Bank.

William Whitehouse, of Dudley, carrier and wharfinger, was a member of the firm of John Whitehouse & Sons who, in and about the year 1831, were canal carriers of some importance in Dudley ; their trade was ruined by the railways.



William Fellows (the younger) was a solicitor at Dudley in 1834, and afterwards purchased the business formerly carried on by the before-mentioned John Robinson (the younger).

William Robinson (of Dudley) was likewise a solicitor in Dudley and also coroner. He was the father of the before-mentioned Mr. Brooke Robinson, and died in 1867, aged 65 years, and was Deputy Lieutenant for Worcestershire. In St. Thomas's Church, Dudley, there is a Tablet erected to his memory which reads :—

This Tablet is in Memory of  
 WILLIAM ROBINSON,  
 Solicitor of this Town,  
 One of the Coroners  
 and a Deputy Lieutenant for this County,  
 Son of John Robinson,  
 also Solicitor of this Town,  
 By Elizabeth his Wife,  
 Daughter of John Wood, Gent.  
 of Whiston, Salop.  
 Born 1802. Died 1867.  
 &c., &c.

Charles Henry Molineux, of Wolverhampton, died at Bath on February 11th, 1848. He was a magistrate.

Mr. Joseph Griffin Walker succeeded Mr. Thomas Badger as chairman, a position which he occupied up to the time of his death. He was followed by Mr. Thomas Badger, a son of the before-mentioned Mr. Thomas Badger, and at the latter's death by Mr. F. W. G. Barrs.

*Aris's Gazette* for Monday, August 12th, 1846, stated that "The Directors of the Dudley and West Bromwich Banking Company have declared the usual dividend of five shillings per share for the half year ending on the 30th of June, being at the rate of ten per cent. per annum.

"The dividend to be payable on and after the 2nd of September, free of income-tax."



### "BLACK SATURDAY."

On Saturday, 14th July, 1866, the Birmingham Banking Co., in Wolverhampton Street, Dudley, who had their headquarters at Bennett's Hill, Birmingham, suspended payment. The manager at the time of the smash was Mr. George Wilkinson, who succeeded Mr. Richard Henry Smith a few weeks previously.

The Birmingham Banking Company, established in Birmingham in September, 1829, was the first Joint Stock Bank started in Birmingham. It was founded upon the basis of the old private banking firm of Galton & James. The failure of this bank was attributed by the directors to "gross past mismanagement," recently discovered. This failure appears to have caused much more suffering and distress in Birmingham than in Dudley.

One writer, speaking of this failure, says :—"Few men in Birmingham are likely to forget "Black Saturday," the 14th of July, 1866. Had a French Army suddenly opened a bombardment of the town from Highgate, it would possibly not have caused greater astonishment and dismay. That very week shares had been sold on the Stock Exchange at a high premium; and now, by the culpable weakness of a few unquestionably honest and well-intentioned gentlemen, the hard-earned life's savings of aged and infirm men, the sole dependence of scores of widows and hundreds of orphans, was utterly gone; . . . some poor sorrowing creatures sought refuge in suicide†"

The total liabilities, Dudley and Birmingham, amounted to £1,805,469 10s. 5d. The capital was all lost. A call of £10 per share was made upon the unfortunate shareholders, and the debts were paid.

In temporary offices at the Exchange Buildings, New Street, a new bank, called "The Birmingham Banking Co. Ltd.," was shortly afterwards formed in Birmingham from the ruins of the defunct bank. The late Sir Josiah Mason was the first chairman. They took over some of the unrealised assets which resulted in a return of £1 per share. The total loss for the shareholders was about £43 per share. It was afterwards designated the Birmingham Banking Co., and is now represented as the Metropolitan Bank of England and Wales in Birmingham and the Midlands.

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†E. EDWARDS' "Personal Recollections of Birmingham."





It is very interesting to note that on this memorable occasion (Black Saturday) Mr. H. G. Walker, now of Ednam House, Dudley, was in chief charge of the Dudley and West Bromwich Bank at Dudley. It was while walking up to business from his residence in the Wellington Road that he learnt of the Birmingham Banking Co.'s failure. Hurrying to the bank he found that Mr. Green had already gone to London by an early train for a supply of bullion to enable him to carry through the crisis, and that Mr. Nayler, cashier, was away from business through illness. This latter circumstance left Mr. Walker in charge with the staff, as above stated.

In those days the bank kept open until 4 p.m. on Saturdays, so one can well imagine the trying task Mr. Walker would have in satisfying the demands of the excited crowd who were by this time beginning to surround the bank. The fact of it being Saturday made it much worse than it otherwise would have been, as many business houses and factories would of necessity require to make large demands upon the bank to enable them to pay their employees and workpeople. Seeing so great a need for prompt action, and to allay suspicion, his first thought was to make as big a show as possible of all the available cash the bank possessed, all of which he placed in full view of the clients, and thus confidence was somewhat restored. Having accomplished this he then set to work to meet the demands of the people, and it is very gratifying to record that he succeeded in doing this. Thus so far as this bank was concerned all demands were met and the situation saved.

The day he (Mr. Walker) still remembers, was intensely hot, and in such an unfortunate extremity it has left a very vivid impression upon his memory.

Learning that this gentleman was an official in the above bank at this time, the writer interviewed him, and after much persuasion gleaned the above facts.

Lloyds, Barnetts, and Bosanquets Bank, Ltd., afterwards styled Lloyds Bank Ltd. (1890), followed the Birmingham Banking Co. in Dudley in 1866. This was and is still called the Old Bank. Mr. George Wilkinson, J.P., was the first manager, a post he held for a period of 32 years. He retired in 1898 and went to reside at Leamington. Mr. J. Nichols, the present manager, was his successor. Messrs. Lloyds have never issued any bank notes for Dudley as they were not established here until after the Act of 1844 regulating the note issues of the Country Bankers.

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## FORGERY OF BANK NOTES.

EARLY in the nineteenth century the supply of silver in many places was inadequate for the needs of the people, and to relieve the distress that commercial men and others sustained, various tradesmen issued paper tickets for sums as low as one shilling, to meet the requirements of the time.

The Directors of the House of Industry, Worcester (see p. 57), adopted paper notes for 2/6 in 1811, and in 1819 at Stockton both 5/- and 2/6 notes were in circulation. The copper coinage also in circulation was in a very bad condition and so scarce that manufacturers, merchants and tradesmen, to meet the difficulty had once again to issue their own tokens to enable them to pay their workpeople and others.

The Birmingham Poor Law Authorities, in addition to issuing Tokens, put into circulation tickets or notes of varying amounts, viz., £5, £1, 5/- and 2/6, which appear to have had a large circulation.

The Bank was troubled with forgeries of its notes from the earliest period. The first instance we have of the forging of the Bank of England note is somewhat romantic. It was in 1758 that Richard William Vaughan, a linen draper, of Stafford, engaged several workmen to engrave the various parts of a £20 note, and when the whole was completed he had 12 struck off, these he placed in the keeping of his *fiancée*, to prove to her that he was possessed of means. This imposition was, however, soon discovered, through one of the artists employed on the note. He was tried, found guilty, and hanged at Newgate on May 1st of the same year. It was not, however, until the introduction of the one-pound note that these forgeries became common.

For the better prevention of forgery of the notes a notice to the following effect appeared in September, 1801 :—"All the one or two pound notes issued by the Bank of England, on or after the 1st of August, will to prevent forgeries, be printed on a peculiar and purposely constructed paper, consequently, those dated 31st July, or any subsequent day, will be impressed upon paper manufactured with waved or curved lines."

In April, 1802, Mr. Addington told the House of Commons the forgeries had increased so alarmingly, that seventy extra clerks were required at the Bank merely to detect them.



Although the penalty for even uttering a forged note was death, the temptation proved too strong for many, that numbers paid the extreme penalty on the scaffold, and still greater numbers were transported.

Those found with forged notes in their possession were sentenced to 14 years' transportation, while those convicted of uttering the notes were condemned to death.

This county was not altogether exempt, for in June, 1803, at the Worcester Lent Assizes, Thomas Beach was executed for uttering a forged £5 note. Also in this county, as late as 1819, one John Harris paid the extreme penalty for this offence, as the following will show :—

"On March 19th, 1819, John Harris was convicted of uttering forged Bank of England notes at Bromsgrove, and was hung in front of the County Gaol. He died 'sincerely penitent.'"

Messrs. Hordern, Molineux & Co., bankers, of Wolverhampton and Dudley, were also troubled with the forgery of their notes, as the following extract from *Aris's Gazette* of November 24. 1817, shews :—

"Wolverhampton, Nov. 22, 1817.

#### "FORGERY.

#### "ONE HUNDRED GUINEAS REWARD.

"A FORGERY of the ONE POUND NOTES of the Bank of Messrs. Hordern, Molineux and Co., of this Town, having been committed, and some of the forged Notes having been circulated in Birmingham, the Public are requested to take Notice, that the Date, Number and Signature of the forged Notes are of the same Hand-writing, that there is no Water-mark or Stamp upon them, and that the Paper is of very inferior Quality to the genuine one.

"The forged Notes already discovered are numbered F8223, F8224, or F8225, and bear date the '16th October, 1817,' and are subscribed, 'George Molineux.'

"Whoever will discover the Person or Persons actually committing the Forgery, or the Person or Persons circulating the Notes, knowing them to be forged shall, on Conviction of the Offender or Offenders, receive a Reward of ONE HUNDRED GUINEAS from Messrs. Hordern, Molineux and Co. Any information respecting the above Forgery is also requested to be sent to Mr. Payn, at the Public Office, Birmingham.

"Messrs. H., M. & Co. mark all their One Pound Notes upon the Back, which are brought in and re-issued, with the Words,

"Wolverhampton Bank,

"Examined . . . Nov. 22, 1817."





A weekly London publication, *The Black Dwarf*, states that the prosecutions from 1797 to 1817 cost the Bank of England nearly a quarter of a million of money. Between 1805 and 1818, 501 convictions were obtained, which resulted in 207 executions. In 1817, 28,412 forged notes of £1 were detected, the nominal value of the forged notes presented at the Bank of England in this year alone was £37,180, the greater part of this sum, as will be seen, was in one-pound notes, and between the years 1801 and 1810 some £101,661 worth of Bank note forgeries were detected.

It was the opinion of many that this great sacrifice of life might have been prevented, had the Bank directors adopted a more complex note, but although many lives were sacrificed, it did not appear to lessen these forgeries.

*The Black Dwarf* was very bitter against the Bank for this waste of life. Each weekly edition of their paper was headed,

*"Satire's my weapon ; but I'm too discreet  
To run amuck and tilt with all I meet.  
I only wear it in a land of Hector's,  
Thieves, supercargoes, sharpers and directors."*—POPE.

The Bank notes of that period were of a most simple design. The values being very low, brought them among the poorer class of people, and the times being very hard, gave the would-be-forger every opportunity to imitate and defraud, which, as previously stated, was done to an alarming extent.

At last a Royal Commission was appointed to go into the whole of this matter, to establish, if possible, a Bank note of more intricate design, and one less likely to be so easily imitated. In their report it states that 108 schemes had been submitted to them, but the bank engravers had successfully imitated every one, they were therefore discarded. Some 70 varieties of Bank Notepaper were also submitted, but only a few of these were worthy of consideration.

George Cruickshank's caricature bank note, ridiculing the Bank of England, called "The Bank Restriction Note" was considered a very keen satire, and did much towards doing away with hanging for note forging.

Cruickshank states that while walking early one morning from his residence in Salisbury Square, Fleet Street, London, along Ludgate Hill, he came to the Old Bailey, and on looking up he saw several human beings hanging on a gibbet opposite Newgate, two of them being women. Upon enquiry he found that one of the women was hanged for passing a forged note. He says:—"I went home and in ten minutes designed and made a sketch of the 'Bank Note not to be imitated.'" This Note was shortly afterwards published by Mr. Hone and





exhibited in his shop on Ludgate Hill. It created quite a sensation and caused huge crowds to gather around his window, that the police had to disperse them. The £1 and £2 Notes were soon afterwards (1821) withdrawn from circulation, but whether as the direct result of this incident will never be known.

The forgery of country notes was not so common, owing partly to their being of a more artistic design and therefore more difficult to counterfeit, and partly from their having imprinted on the back, in red and black colours, the revenue stamp, which too was not easily imitated.

The specimen five-pound note plate No. II. has imprinted on the back in similar colors as above, the value of the note, and also the words "One shilling and three pence" the amount of the tax imposed, all in an ornamental design.

Yet, although through these forgeries the Bank lost a considerable amount of money, they in a measure recouped themselves by the profit accruing on lost or accidentally destroyed notes, which, as a natural consequence, were never presented for payment.

About the year 1783 it was announced that a tax would be imposed upon all notes issued by banks and also private bankers all over Great Britain, but that guinea notes of the Bank of Scotland would be exempt from any tax. Five-pound notes were taxed at 3d., ten-pound notes 6d., and fifties and all above to pay 1/- . The Scotch and Irish Bank notes still bear a tax, but being compounded for, the stamp is not impressed upon them.

A considerable revenue appears to have been raised by a stamp duty on bills of exchange and promissory notes, so the government about the year 1781, with the object of raising further revenue, imposed a duty on the note issue of country bankers.

LAWSON, in his history of Banking, gives the following statement of the duties imposed :—

In 1797.				Duty.	
£2 and not exceeding	£30	...		2d.	each.
£30	"	£50	...	3d.	"
£50	"	£100	...	4d.	"
£100	"	£200	...	6d.	"
£200	...	...	...	8d.	"
In 1815.				Duty.	
Not exceeding	...	£1	1 0	...	5d. each.
£1 1 0 and not exceeding	2 2 0	...	...	10d.	"
2 2 0	"	5 5 0	...	1 3	"
5 5 0	"	10 0 0	...	1 9	"
10 0 0	"	20 0 0	...	2/-	"
20 0 0	"	30 0 0	...	3/-	"
30 0 0	"	50 0 0	...	5/-	"
50 0 0	"	100 0 0	...	8/6	"



The tax on the one-pound note was first imposed in 1800, and was then only twopence, but in 1805 it was increased to threepence, and in 1808 to 4d., and to 5d. in 1815.

By an Act of Parliament of 1775, bankers were prohibited from issuing notes of less than twenty shillings, and in 1777, of less amount than five pounds. This caused much inconvenience, to obviate which the London bankers in 1781 invented cheque books, and thus founded banking as at the present day.

In 1811 an Act was passed making it compulsory for each individual or company issuing notes to take out a license, renewable annually, the cost of which being £30.

It is stated that in 1814 some 940 country bankers took out such licenses, and most of these issued their own notes.

The Bank of England in 1840 invited all country banks to relinquish the issue of their own notes, and to issue those only of the Bank of England upon a commission of 2/- per cent.

There is no record kept of the towns that issued these notes, but doubtless every country banker up to 1844 issued one or more values. It was then considered impossible that any bank could exist without an extensive note issue.

An Act was passed in 1844 regulating the note issue of the country. The Bank of England became the sole source from which legal tender notes could be obtained. Private issuing banks with not more than six partners were allowed to remain to amalgamate and retain their issues. No new bank of issue whatever was allowed to be established. Restrictions were placed on the English issuing banks.

The Note Issuers of Private Banks are governed by Acts 7 and 8, Vict. Cap. 32, under Section 18 of which all Banks in England and Wales are required to furnish the Commissioners of Stamps and Taxes at Somerset House, with a weekly statement of their note issue. These returns are published from time to time in the *London Gazette*.

At the present time sixteen Private Banks and eighteen Joint Stock Banks in England and Wales only, enjoy the privilege of issuing their own Bank Notes. A list of the names of these Banks, and of their principal place of business is given in the appendix.



To imitate a Bank of England Note at the present day even in the most innocent manner, is penal. The Bank Authorities will not permit them to be photographed or copied in any way. It has been proved in an action-at-law that it is unlawful to copy them even in the smallest degree. This has made it almost impossible to imitate them with any amount of success. Thus it is that very few forged notes are met with.

At various times monetary panics arose, and at such times, to redeem notes when the holder demanded gold was a very difficult matter. The holder of notes naturally demanded gold from his banker in exchange for his "rag money." Though in many cases perfectly solvent, the banker could not procure the precious metal. London was the only place where any reserve gold was kept. In the outlying districts, before a banker could post to London and return with bullion, his banking house would have been besieged by holders of notes, each clamouring for payment to such an extent that they had no option but to close their doors and put up the fatal notice, "Stopped Payment."

The misery and wide-spread desolation that followed in the wake of these failures was indeed appalling.

Sixty or seventy years ago cheques were rarely remitted by post. Before the introduction of postal orders payments were generally made in small notes.

The postage rates were then excessively high, so to lessen the weight all surplus margins were cut off (see example plate No. II.) Thus it was no uncommon thing to meet with Notes that had been cut or pared round the edges. This did not, however, take away the value, but tended to add additional interest to them to the collector, at a later period when the country bankers ceased issuing bank notes.

Country Bank Notes have now to a very large extent given place to the cheque book, the postal or money order, particularly in the country.

In this county there is only one bank that retains its note issue, *e.g.*, The Worcester Old Bank, at Worcester.

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**T**HE banking business of the town still remains in safe and prudent hands, and there is every sign of its continuance. The present existing banks in Dudley are :—

**LLOYDS BANK LTD.**, Wolverhampton Street, who commenced business in this town in 1866. Manager, J. Nichols, Esq., appointed in 1898, formerly manager of the Oldbury branch.

**THE BIRMINGHAM DISTRICT & COUNTIES BANKING CO. LTD.**, corner of High Street and Vicar Street, which has recently undergone much structural alteration. Manager, William Greenhill, Esq., who was appointed in 1881.

A branch of **THE METROPOLITAN BANK OF ENGLAND AND WALES** was opened in Dudley on March 13th, 1893, in temporary offices, Stone Street corner, afterwards removing to 226, Market Place. These premises are now being rebuilt, the temporary offices being at No. 71, High Street. Manager, Frank Morley Baker, Esq.

An additional Branch of the Birmingham District and Counties Banking Co., Ltd., was opened on Monday, May 22, 1905, in temporary premises, 224, Market Place, Dudley, under the management of Mr. T. W. Tanfield. Arrangements have been made for the erection of new bank premises, which will adjoin those of the Fountain Stationery Co., Ltd., and the Metropolitan Bank.

Before the establishment of the Post Office Savings Bank in Dudley a bank known as the Kingswinford Savings Bank was formed about the year 1830, and had branches in Dudley and Stourbridge, who undertook the care of the savings of the poorer classes in Dudley and district.

Mr. William Robinson, who died in 1867 (father of our present Member, Mr. Brooke Robinson), Mr. Thomas Dudley of Kingswinford, together with the late Lord Ward and the late Lord Lyttleton, were the original trustees.

The headquarters of this Bank were at Kingswinford and its branches were opened at Stourbridge on Fridays and Dudley on Saturdays, from 1 till 2. Thomas Dudley was actuary for this bank in 1850. Eventually, Mr. Brooke Robinson succeeded his father as a trustee, Mr. Edwin Dudley took the place of his cousin, Mr. Thomas Dudley, but no other changes were made in the constitution of the Savings Bank, which continued until the institution of the Post Office Savings Bank rendered its existence unnecessary.



Mr. Brooke Robinson, for many years a director of the Birmingham and District Bank, has recently retired from the Board. His family have been connected with the town of Dudley for several centuries. The name was originally Mason, subsequently becoming Robinson, alias Mason. In the reign of Queen Elizabeth, 1558-1603, two members of the family, called by the double name, were Mayors of Dudley.

Many people are under the impression that old bank notes are worth their face value or even more. It must, however, be clearly understood that these and other old bank notes have now no commercial value and are simply interesting as curios, as in most cases the banks on which they were drawn have long since become bankrupt or non-existent. Their value can only be determined by their rarity, which averages from one shilling to five shillings each.

One exception must, however, be taken to this, as in the case of the Birmingham District and Counties Banking Co., Ltd., their notes have always really represented their face value. There does not, however, appear to be a single specimen in existence, the bank having burnt or otherwise destroyed all theirs, and they have not had any presented for many years.

In concluding this sketch it is very gratifying to note, and reflects very great credit on the old town to find on looking back for upwards of two hundred years, there has only been one instance in which the creditors of Dudley Banks have suffered loss.

In the foregoing pages the writer has endeavoured to bring together all the information that could be gleaned concerning Tokens, Token Issuers, Banks, Bankers, and Bank Notes of Dudley.

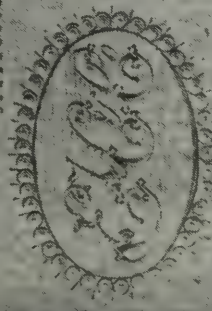
Should any reader possess anything that he considers worthy of communication concerning these subjects, the author will be most happy to hear from him at any time.







No 788



Dudley Bank £55.1.

£55.1.0 in full the Bearer of the Dudley Bank

FIVE GUINEAS, at: Messrs Brown, Esqrs & Co.

Bankers, London.

Value recd. 1st day of Sept. 1802

Spencer & W

March 4. 1802

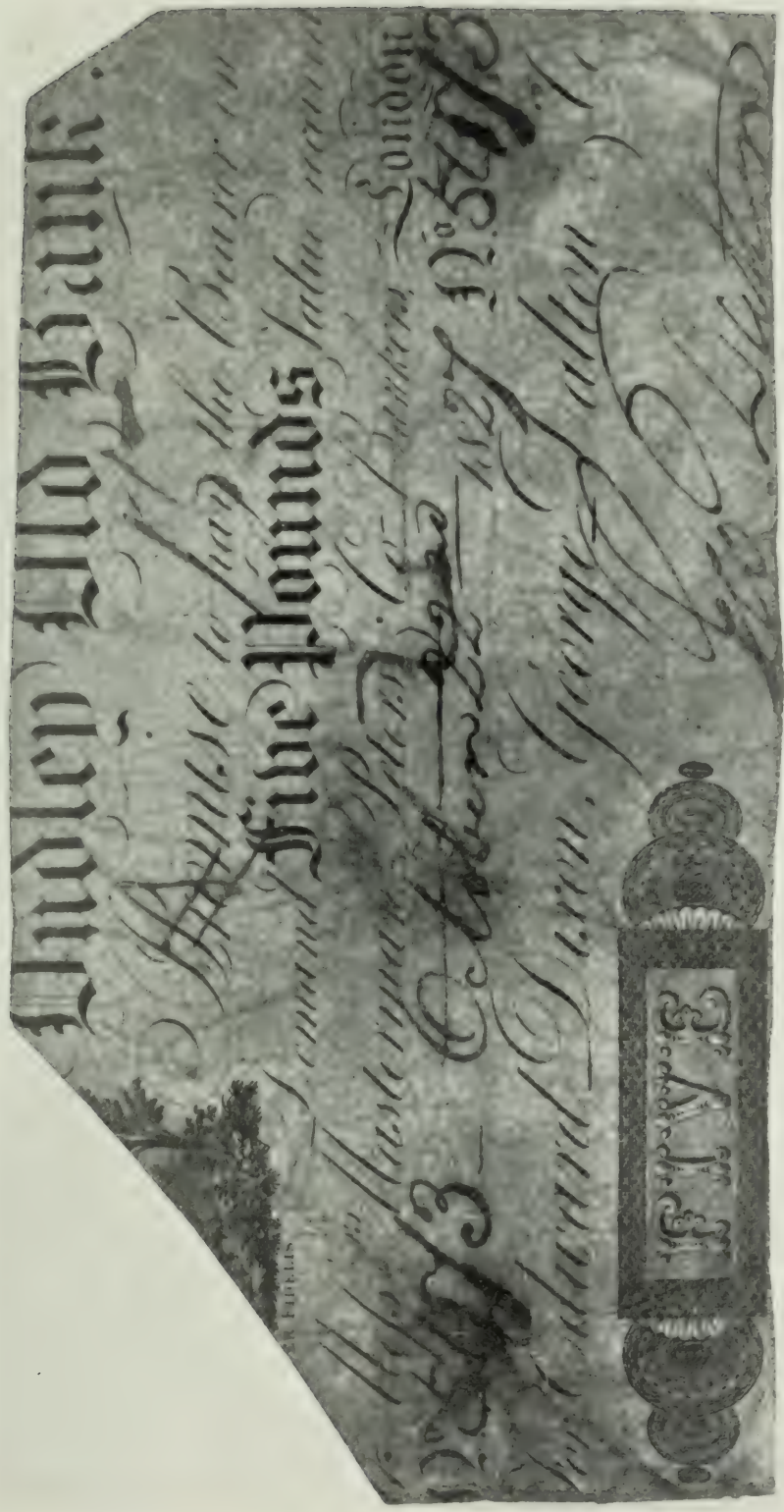
Five Guineas

(Edw. Spencer & Co. Bankers)

Edw. Spencer



PLATE No. II.



DUDLEY OLD BANK. FIVE POUND NOTE.

Issued by Edward Dixon, George Dalton & Co.







Dudley Bank

10393

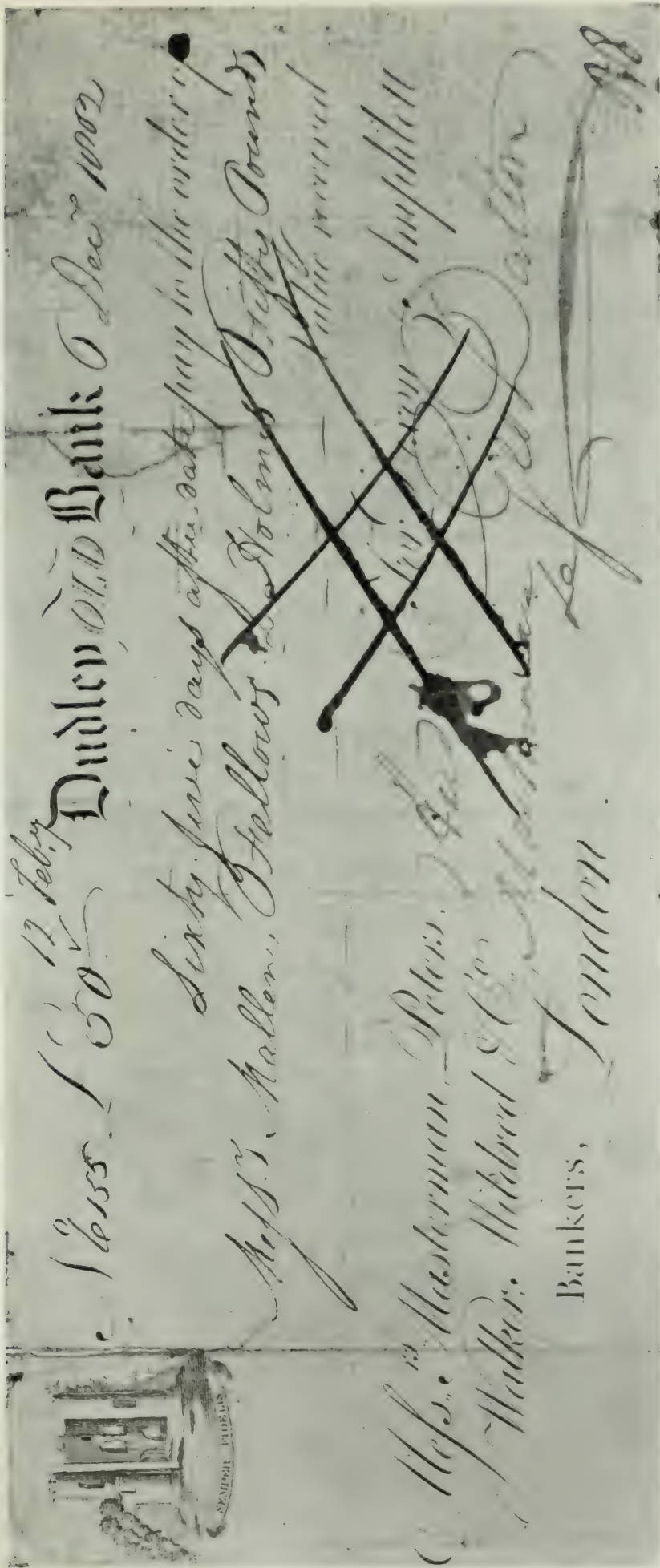
*I promise to pay the Bearer  
on Demand One Guinea for Value Received  
the 18<sup>th</sup> day of Oct<sup>r</sup> 1802*

*For J. H. J. (Co)  
10393 One Guinea <sup>are</sup> <sub>is</sub> Edw: Hancock  
Joseph. Kelly*

DUDLEY BANK.

ONE GUINEA NOTE.





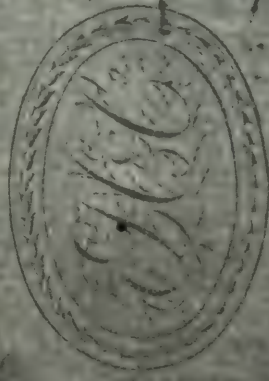
PROMISSORY NOTE OF DUDLEY OLD BANK.

Issued by Dixon & Amphlett.

Drawn upon Messrs. Mallen, Fellows & Holmes.







DUDLEY & TIPTON BANK.

No 177

*To pay the Bearer*

ONE POUND

The 18<sup>th</sup> day of April 1808

ONE POUND

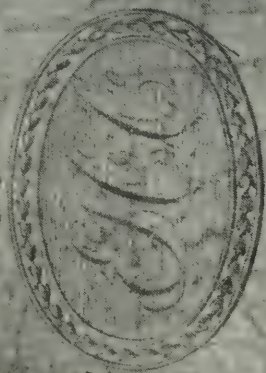
*For Cash*

*Edw. Charnock*





Dudley & Tipton Bank, 1892



Whereof to pay the Bank  
on Demand One Guinea for Value Received

The 8th day of June 1892

926 One Guinea

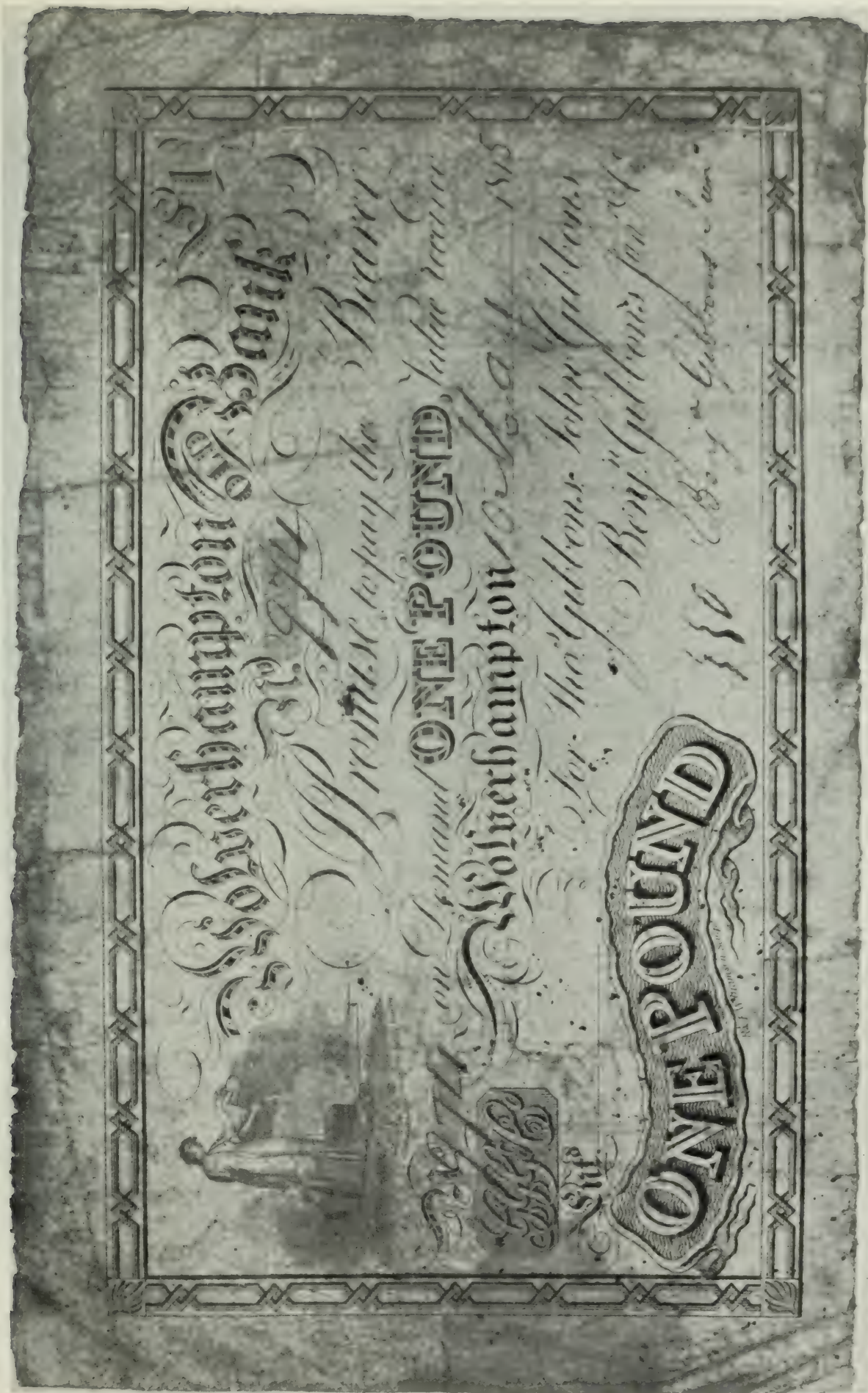
James Badger

For John D. Dyer

Edw. Hancock







WOLVERHAMPTON OLD BANK.

ONE POUND NOTE.

Issued by Thos. Gibbons, John Gibbons, Benjn. Gibbons junr. & Co.



# APPENDIX.

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# APPENDIX.

WILLIAM WOOD,

1671—1730.

See page 10.

**W**ILLIAM WOOD, celebrated as the patentee of the much abused Irish copper coinage, which drew forth Dean Swift's celebrated *Drapier's Letters*, 1723 (so called because they were supposed to have been written by a Dublin draper, being signed M. B. Drapier), was born July 31st, 1671, was a local man and resided at the Deanery, Wolverhampton, during the period 1692—1713, and married Margaret, daughter of Richard Molyneux, of Wetton Hall, Staffordshire. He was a great iron proprietor, and in 1720 (the year celebrated in history for the great South Sea speculations), proposed to establish "an iron partnership or company." That he was a person of very considerable financial standing prior to this venture will be seen by the fact that he secured a lease of all the mines on the Crown lands in thirty-nine counties in England and Wales, and held some of the best copper and ironworks in the West of England; In 1722 he also paid £10,000 for his patent to coin halfpence and farthings for Ireland. The patent was for a period of fourteen years. It will be seen by this that he could not have been the sorry picture presented to us by Dean Swift and others.

During the reign of George I. the copper coinage in Ireland was in a wretched condition, and the deficiency was so great that numerous manufacturers and others were compelled to pay their workmen with tallies or tokens on small cards, these were afterwards exchanged for money. Counterfeit coin was also in circulation. The Government were determined to remedy the evil by supplying them with a copper coinage such has she never before possessed. His Majesty therefore granted to William Wood a patent for the coining and uttering copper halfpence and farthings in that kingdom.

William Wood, yielding to the corrupt usage of his time, gave a bribe of £10,000 to the Duchess of Kendal, the King's mistress, to procure him the contract, which patent she had received from the Earl of Sunderland. This he succeeded in getting; and on June 16th, 1722, the King commanded that an indenture should be made between him and Mr. Wood, by which the latter was to have the sole privilege and license to coin halfpence and farthings for Ireland, the total weight of which was not to exceed three hundred and sixty tons, one hundred tons to be issued within one year, and twenty tons annually for the remaining thirteen years, thirty pence being coined from one pound avoirdupois. Wood was to pay the sum of £800 each year, the reserved rent to the King, and £200 annually to the Clerk Comptroller. The patent was granted him by the Whig Ministry in 1722-3. This circumstance gave Dean Swift an opportunity of venting his spleen against Sir Robert Walpole and the Whigs for the defeat and disgrace of his two





great patrons, Oxford and Bolingbroke, and also against the New coinage : he also stirred up the Irish against the Ministers, who had made a mistake of ordering the new coinage without consulting the Irish Privy Council and the Lord Lieutenant, and amongst other ballads and satires exciting the people to revolt was the following :—

“The halfpence are coming, the nation's undoing,  
There is an end of your ploughing and baking and  
brewing,  
In that you must all go to rack and to ruin.”

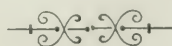
Eventually (1725) Wood consented to surrender his patent in consideration of his receiving a pension of £3,000 per annum for eight years, he, however, only enjoyed this for a period of five years, as he died in 1730.

All the coins that came from William Wood's mint were of great beauty of design and execution.

Leake says :—“They were undoubtedly the best copper coins made for Ireland.” Ruding in his *Annals of Coinage* confirms this ; also did Sir Isaac Newton, the then Master of the Royal mint, in his reports. The weight, however, of individual specimens showed considerable variance. Wood, in order to make the affair yield a reasonable return, and to compensate him for the labour involved, cut down the weight of the coins. It was this difference that brought about Dean Swift's letters. However, they were vastly superior to any copper currency that had previously been issued or of any subsequent issue until 1797, the year in which Boulton and Watt, of Birmingham, issued their magnificent copper coinage.

We possess no written record connecting William Wood with the early issue of coins for use in the Isle of man, yet from the similarity of design and general appearance and also the date of issue being the same as those issued for Ireland and the English Colonies in America, it is perhaps rightly concluded that they were struck by him. Wood was one of the first to manufacture iron with pit coal, which up to this period had been refined with wood. At this period he published a book asserting that England possessed within herself the means to the manufacture of iron, and suggested the planting of waste lands whereby timber could be grown to feed the iron furnaces, as a great deal of the iron used in this country had to be imported. The bursting of the South Sea Bubble put an end to these and many other financial schemes. William Wood died in London on August 2nd, 1730, as before stated.

John Wood, the third son of the patentee, according to Mary Howitt, was a great ironmaster and lived in great splendour at Wednesbury, where he had inherited ironworks from his father. He was granted a patent on February 18th, 1761, for his “new invented method of making malleable iron from pig or sow metal ;” nothing however came of this new process. He died at Wednesbury, September 7th, 1779.





## DUDLEY TOKEN PETITION.

The following is the Dudley Petition as recorded in the "House of Commons Journal." The actual Petition cannot now be quoted, as owing to the fire which took place some years ago in the House of Commons nearly all the M.S. was burned.

PETITION RESPECTING THE CURRENCY  
OF COPPER LOCAL TOKENS.

Presented by Pascoe Grenfell, Member for Great Marlow,  
on April 25th, 1817.

*See page 80.*

"A PETITION of the Bankers, Manufacturers, and Tradesmen, and other Inhabitants of the Town and neighbourhood of DUDLEY in the County of WORCESTER, was presented, and read; setting forth, That a vast quantity of Provincial Copper Tokens, not intrinsically worth more than half their nominal value, is in circulation throughout the District in which the Petitioners reside; these Tokens were originally issued by persons who employ many workmen, or by sordid and unprincipled individuals who have purchased and circulated them at an enormous profit; The House will judge of the extent to which these practices have been carried, and of the prodigious loss sustained by the Public, when the Petitioners state, that in the Town of DUDLEY, during the last eighteen months, more than Six Tons of this spurious Money have been bought by two Braziers, not to be re-issued, but as old Metal: the evil has indeed been lessened by the notorious insolvency of some who were foremost in issuing this base species of Money, but it is still foisted upon the Public, to a most melancholy and alarming degree; the Petitioners are fully aware that it is optional with Tradesmen and others whether to receive such spurious Money in payment or not, the case, however, is different with the labouring classes of the community, hundreds of whom having no alternative but to take it as the Wages of their industry, or to languish with their families in hunger and hopeless misery; it cannot therefore excite surprise, that these Tokens, through such and various similar channels, force their way into circulation, to the great annoyance and detriment of the Public, for the consequence is, that the poor, being chiefly thus paid, are unable to lay out their



little earnings to the best advantage ; and that shopkeepers and other tradesmen are encumbered with a load of base copper, by which they are subjected not only to great risk and inconvenience, but also to very serious loss ; the Petitioners beg leave moreover to state their conviction, that the Silver Coinage lately issued by Government with a liberality towards the Public which claims the most grateful acknowledgement, furnishes so abundant a circulating medium, as with the copper coinage of the realm, to be amply sufficient for every purpose of exchange ; so that where copper is required, there is now no longer even the pretence of its being a public convenience to sanction the system of fraud and oppression, concerning which the Petitioners complain ; and by which their interests and those of the industrious Poor around them, are so materially affected : And praying the House to take the subject into early consideration, and to afford such relief as in its wisdom it may deem most effectual."

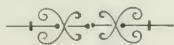
Ordered—"That the said Petition do lie upon the table ; and be printed."

A Petition of the Magistrates, Bankers, Tradesman, and other Inhabitants of the Town and neighbourhood of Stourbridge was presented and read, containing the same allegations and prayer as the preceding petition. This was ordered to lie upon the table.

A further Petition of several Inhabitants of the town and neighbourhood of Wednesbury was also presented and read, and ordered to lie upon the table.

Ordered—"That leave be given to Mr. Littleton and Mr. Wrottesley to prepare and bring in a Bill to prevent the issuing and circulating of pieces of Copper, or other metal, commonly called Tokens."

The Bill was passed three months later, *i.e.*, July 27th<sup>a</sup> 1817, making it illegal to circulate or pass tokens after the 1st of January, 1818, with the exception of those issued by the Birmingham and Sheffield Overseers of the Poor, who had the time extended to 1820 and 1823 respectively.




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<sup>a</sup>The Journal of the House of Commons gives it as *June* 27th, and Ruding in his "Coinage of Great Britain" as July 27th.





PROTEST MEETING HELD AT STOURBRIDGE  
FOR THE SUPPRESSION OF TOKENS.

*The Stourbridge and Dudley Messenger* for 1815 contained the following :—

Public Office, Stourbridge,

October 24, 1815.

“At a Meeting of the Inhabitants of this Town and Neighbourhood, convened by the Magistrates, pursuant to a Requisition for that Purpose, in order to adopt Measures to stop the Circulation of Copper Tokens and Medals, of which there are so great a Quantity in Circulation,  
Resolved

That Copper Medals, bearing various Devices, are circulated as Money, to a vast Extent, and are become a great Inconvenience to the Public, being issued without the Name of the Maker or Circulator, and much under the nominal Value.

That it is the general Opinion of this Meeting, such Copper Medals have been purchased and circulated from Motives of Profit by unprincipled Persons ; and if Measures are not adopted for the Suppression of this System of Fraud, the Evil, which is now arrived to a great Extent, will continue to increase.

That Copper Tokens have also been circulated to a large Amount, and are become a Nuisance and Inconvenience to retail Traders in general in this Neighbourhood.

That the Copper Coin of the Realm is considered adequate for the Purpose of Change, but should it not be found sufficient for the Intention required, the respective Overseers of the Parish and Township shall be requested to obtain a Supply.

That after this Day no Copper Tokens, or Medals of any Description, will be received in Payment as Money ; and those Persons who act contrary to these Resolutions, by sanctioning or encouraging such a public Nuisance, ought to be considered as Participators in an Evil which is a Disgrace to this Commercial Country.

That a Committee be appointed from the Gentlemen who attended this Meeting, to carry these Resolutions into Effect, and that the following be and are hereby nominated for the above Purpose, viz.:—

Mr. Shutt

„ Wragg

„ Maidens

„ Heming

„ Wilkes

„ Biddle

„ Harris

Mr. Brookbanks

„ John Moseley

„ Blakeway

„ Owen

„ Joseph Siddens

„ Bland

„ Lloyd

and that any five of them be competent to act.



That these Resolutions be printed and circulated in Handbills through the different Towns and Villages in the Neighbourhood, and inserted in the *Stourbridge and Dudley Messenger*, and *Aris's Birmingham Gazette*.

James Boddie	Noah Plant	M. Ambler
John Wilkes	William Maidens	Skidmore Siddens
Wragg & Harris	George Blakeway	George Wright
Joseph Owen	John Compson	C. Hopkins
William Shutt	Wade & Green	George Coltman
Samuel Lloyd	James Bate	Hugh Kenrick
Mary Cox	John Taylor	Ann Cooksey
Joseph Siddens	Richard Ellis	Sarah Richards
Samuel Bache	William Nickless	Mary Ash
John H. Bland	John Lowe	Mary Shirt
Joseph Pearson	Mary Griffiths	Charles Collis
John Moseley	Henry Bate	M. Beasley
C. Brookbanks	William Jones	J. Tomlinson
Joseph Heming	Joseph Venables	John Collis
Charles Keynaston	Thomas Perkes	J. & S. Fowler

It having been stated to the Committee, that a considerable Quantity of the Copper Tokens are in the Hands of the Lower Classes, it is recommended to receive, for a short Time, the following Tokens, but not to re-issue them.

Messrs. Forest & Co. [J. Forest & Co., Lye Forge, (1d.)  
Nail and Trace Manufactory.]

Messrs. Woods [T. Wood & Co., Lye, (1d.)  
Spade, Shovel, Trace and Chain Manufactory.]

Birmingham Workhouse.

Messrs. Badgers [Thomas & Isaac Badger, Dudley, (1d.)]

Mr. Wilkinson [James Wilkinson, Tower Street, Dudley, (1d.)  
Vice Manufacturer.]

Messrs. Griffin & Co. [James Griffin & Sons, (1d.)  
Withymoor, Dudley, Scythe, &c., Manufacturers.]

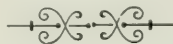
Mr. S. Fereday [Collieries and Iron Works, Bilston, and at  
Priestfield, (2d.)]

Messrs. Rushbury [Rushbury & Woolley, Bilston. This firm  
issued Bank Notes for 10/- each on Friesland  
Colliery and Cockshut Colliery, nr. Bilston.]

Hales Owen [Workhouse (1d.) Token  
Obverse, View of Church. Reverse, a mounted Yeoman.]

Rose, Crown, and Union Copper Companies, Birmingham,

And that Parliament be petitioned at the next Session, to abolish the Circulation of Local Copper Tokens."





## WILL OF JOHN FINCH THE YOUNGER.

Proved in the Prerogative Court of Canterbury.

91 Arran.

IN THE NAME OF GOD AMEN.

*See page 97.*

I John Finch the Younger of Dudley in the County of Worcester Ironmonger being now in perfect Health and of sound and disposing mind and memory Praised be God do make my last Will and Testament in manner following that is to say first I give and devise unto to my dear Wife Jane Finch and her Assigns for and during the Term of her Life All that my Capital Messuage Dwelling house or Tenement Stable Garden Croft Backside and Appurtenances thereto belonging situate lying and being in Dudley aforesaid in the said County of Worcester in a certain Street or Lane there called Hampton Lane [Horseley House Wolverhampton Street] and now in my own Possession and from and after my Wife's decease I give and devise all and singular the said Messuage and Premises with the Appurtenances unto my said [sic] Son John Finch his Heirs and Assigns for Ever. Also I give to my said Wife all my household Goods as Plate Bedding Linen Brass Pewter and Implements of household. I also give to my said Wife the sum of fifteen hundred pounds to be paid to her by my Executors herein after named within six Months next after my decease and also the Interest of fifteen hundred pounds more during her Life payable to her and her Assigns by four quarterly Payments in each Year the first Payment to be made on that day three Months next and immediately after my decease. Also I give unto each of my daughters Jane Finch and Mary Finch the Sum of two thousand Pounds which my Will is shall be paid to them at their respective Ages of twenty one Years or days of Marriage which shall first happen Provided such Marriage respectively is with the Consent of their Guardians hereinafter also named. And I do hereby make and appoint my Brother William Finch and Brother in Law Mr. Samuel Shore joint Executors of this my Will and I give to each of them the Sum of one hundred Pounds for their Trouble. Also I give to the Trustees for the time being who shall then have the legal Estate and Inheritance for the time being [of the] House or Place for the Exercise of Religious Worship at Dudley aforesaid belonging to the Society of Protestant Dissenters there called Presbyterians the Sum of one hundred Pounds the Interest whereof to be applied in and for the Support of the same Society and Interest of Protestant Dissenters. I also give to the Poor of the Town and Parish of Dudley aforesaid the Sum of twenty Pounds to be distributed within twelve Months after my decease. Also I give and devise to my said Son John Finch his Heirs and Assigns for Ever all other my real Estate whatsoever and wheresoever.





And I also give to my said Son John ffinch All the Rest and Residue of my Goods Stock in Trade debts Cattle Chattels Ready money Securities for money and other my Personal Estate of Every kind or Nature (after Payment of my just debts aforementioned Legacyes and funeral Expences) and which my Will is shall be paid to him at his Age of twenty one. And my Will and Desire also is that if any or either of my said Children shall depart this Life before his her or their Legacy or Legacys shall become due or payable that then and in such Case the Legacy or Legacies of him her or them so dying shall be paid to the Survivors or Survivor in equal Shares. And my Will further is that during the Minority of my said Children their respective Legacyes shall be placed out at Interest and a competent part of the Interest and Increase therof as their Guardians shall think fit shall be paid and applied for their and each of their Support maintenance and Education and that the Overplus of the said Interest of each of my said Children's Legacyes shall also be placed out at Interest and be paid or payable to them respectively as they shall severally attain to the age of twenty one years or be married with their Guardians Consent as aforesaid. And I do hereby will nominate and appoint that my said Wife Jane ffinch and said Brother in Law Mr. Samuell Shore shall after my death have the Guardianship Management Tuition and Government of all my said Children and of his her and their Estates until their respective Ages of twenty one Years or days of Marriage. And my Will further is and so I direct that the respective Person and Persons before by me appointed Guardians of my said Children and Executors of this my Will shall be charged and chargeable with and for his her and their own particular Acts Receipts and Disbursements and not the one of them for the other as for the Act Receipt or Disbursement of the other and that they any or either of them shall not be chargeable with or lyable to make good any Loss or Damage that may happen by Reason of the Insolvency or Insufficiency of any Tenant or Tenants' Security or Securities for Money or otherwise relating to the Premisses unless the same shall happen by her his or their wilfull Default or Neglect. And Lastly I do hereby revoke all former Wills by me made in Witness whereof I the said John ffinch have hereunto put my Hand and Seal the twenty eighth day of January in the Year of our Lord one thousand seven hundred and fifty two.

JOHN FINCH, Jun<sup>r</sup>.

Signed Sealed and Published by the above named John ffinch the Testator as and for his last Will and Testament in the Presence of us who at the same time subscribed our names hereunder as Witnesses in the said Testator's Presence and by his directions and in the Presence of each other.

THO<sup>s</sup>. BRETT, MARK BOLTON, THO<sup>s</sup>. HODGETTS.



WHEREAS I John ffinch by my Will dated the twenty eighth day of January in the Year of our Lord one thousand seven [hundred] and fifty two have given to each of my daughters Jane ffinch and Mary ffinch two thousand Pounds now I do hereby give to my said daughters Jane ffinch and Mary ffinch respectively the Sum of one thousand Pounds apiece more than what I have given them by my said Will which Additional Legacies I direct shall be paid to each of them at such time or times and in such manner as I have directed the Payment of the said Legacys given them by my said Will. And I do hereby make and add these Presents as a Codicil to my said Will and have caused it to be affixed thereto and hereby declare that it shall be deemed and taken as Part thereof. In Witness whereof I have hereto set my Hand and Seal the first day of November in the Year of our Lord one thousand seven hundred and fifty three. JOHN FINCH. Signed Sealed and declared by the above named John ffinch to be a Codicil to and Part of his Will in the Presence of us who attested the same by his directions in his Presence and in the Sight and presence of each other.

JAMES SHAW, WM. GEAST.

WHEREAS I John ffinch by my Will bearing date the twenty eighth day of January one thousand seven hundred and fifty two have given to each of my daughters Jane ffinch and Mary ffinch two thousand Pounds and to my Wife Jane ffinch several Legacies. And whereas by my Codicil dated first day of November one thousand seven hundred and fifty three I thereby have given to each of my said daughters one thousand pounds apiece more than what I gave them by my said Will. Now I do hereby make this as another Codicil to my said Will and desire the same may be deemed and taken as Part thereof. And ffirst I ratify and confirm my said recited Will and Codicil. And I do hereby give to my said Wife Jane ffinch the Sum of one thousand Pounds more and to each of my said daughters Jane and Mary ffinch one thousand five hundred Pounds more than what I have already given to each and every one of them my said Wife and Daughters by my said recited Will and Codicil. In Witness whereof I the said John ffinch have hereunto put my Hand and Seal this twenty second day of December one thousand seven hundred and fifty eight. JOHN FINCH.

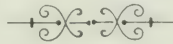
Signed, &c., JAMES SHAW, THO<sup>s</sup>. BRETT.



THIS WILL was proved at London with two Codicils the 26th day of March, 1759, by the Oaths of William Finch the Brother of the deceased, and Samuel Shore, the Executors named in the said Will.

William Finch of Dudley, brother of John Finch, married Ann Kettle of Evesham, at Kings Norton Parish Church, June 14th, 1748.

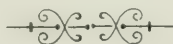
Ann Kettle was a sister of the Rev. James Kettle (who was born at Evesham), minister at Dorchester, 1739—1746, and at Warwick, 1746—1785, who died April 1806. The places at Dorchester and Warwick where James Kettle was minister now belong to the Unitarian Community.



#### DUDLEY COINERS.

The following is the only instance I have been able to trace of any Counterfeiting in Dudley, particulars of which appeared in *Aris's Gazette* for Monday, April 11th, 1757 :—

“Last Saturday sen'night, was committed to Worcester Gaol, Samuel Fullard, of the Parish of Dudley, charged with uttering false money, and suspected of making the same ; who is said to have made Discoveries of some other Persons guilty of the same practice.”







WILL OF JANE SIMPSON, OF LAUNDE ABBEY,  
SISTER TO JOHN FINCH, OF DUDLEY.

Proved in the Prerogative Court of Canterbury.

*See page 97.*

"8 April 1802. Mary Wheeley of Dudley co. Worcester, spinster and Thomas Bird, butler to John Simpson of Launde Abbey, co. Leicester, esq. depose on oath that they believe a certain writing purporting to be the last Will of Jane Simpson, wife of the above John Simpson to be in her handwriting As follows :

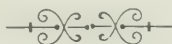
[ABSTRACT.]

"14 October 1801. Having the power of disposing of the property left me by my late brother John Finch" (amounting to £9000) and of the savings accumulated from my income I Jane Simpson give to my daughter Maria Louisa Whyte £8000, to my husband John Simpson £1000, and also to him household effects "in my late brother's house at Dudley"—my son [name not mentioned\*]—son-in-law Mark Anthony Whyte—daughter-in-law Mary Simpson—Mrs. Edmunds—Mr. Hopley Simpson—my daughter to continue the School† at Dudley during Mrs. Field's life, and several small money legacies—my husband to be executor."

Proved 17 April 1802 by John Simpson esquire, husband of deceased and executor named, to whom administration was granted.

Above will, deposition and probate clause contains about 16 folios of 72 words each.

The old School of Industry referred to above† (Parsons Charity School) was connected with the Old Meeting House and maintained by the congregation. It was kept by Mrs. Field. Daniel Parsons, nailmaster, of Dudley, in his will dated 23rd December, 1814, and proved P.C.C. 19th March, 1821, endowed it with £10,000, to be paid at the death of his sister, Miss Parsons. Mrs. Field was living in 1814. Miss Parsons died April 28, 1849, at the advanced age of 96, and was buried in the Old Meeting House on May 4th.





ABSTRACT FROM WILL OF ANN FINCH, WIFE OF  
WILLIAM FINCH, OF DUDLEY.

Proved in the Prerogative Court of Canterbury.

"7 July 1790. I Ann Finch of Dudley, co. Worcester, widow and relict of William Finch, late of the same place, gentleman, deceased.

"my brother," Rev. James Kettle of Warwick.

"my kinswoman," { Miss Elizabeth Kettle,  
                                  { now living with me.

"my nephew, William Scott."

"my great niece, Ann Finch."

"my kinswoman, Ann Kettle daughter of Mr. James  
                                  Kettle of Stourbridge."

"John Kettle, the younger son of my cousin John Kettle  
                                  of Measham."

Nephews { John Scott  
                  { James Scott

Servants { Mary Salt  
                  { Ann Salt

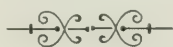
My nephew William Scott to be sole executor.

Witnesses { Thomas Lee, junr.  
                  { Jon. Robinson.

Proved at London 31 October 1794 by William Scott the  
executor named.

The above will contains about 10 folios.

The will of Ann Finch is very interesting. It shews she was a sister of the Rev. James Kettle, of Warwick; it also shews their connection with the Scotts, of Stourbridge, another old Unitarian family, represented now by Mr. A. W. Worthington, J.P. The witnesses to this will, Thomas Lee, Junr., was a solicitor, and ancestor of Mr. Thomas Grosvenor Lee of Clent, and of the present firm of Lee, Musgrave & Co., of Newhall Street, Birmingham, who are still the solicitors to the Scotts and Kettle's descendants. Jon. Robinson probably means John Robinson (the grandfather of Mr. Brooke Robinson) who usually signed his name Jon. (Jn.) meaning John.





EDWARD HANCOX,  
BANKER.

Although it has been stated in the text that the final dividend was paid in May, 1804, this is incorrect, as the following will prove :—

See pages  
103-4-5.

*Aris's Gazette*, February 17th, 1806, stated :—

"The Commissioners in a Commission of Bankrupt, bearing Date the 22nd Day of July, 1803, awarded and issued against Edward Hancox, of Dudley, in the County of Worcester, Banker, Currier, Dealer and Chapman, intend to meet on the 4th and 5th days of March next, at Ten O'clock in the Forenoon on each Day, at the Dudley's Arms Inn, Dudley, aforesaid, in order to make a further Dividend of the Estate and Effects of the said Bankrupt ; when and where the Creditors who have not already proved their Debts are to come prepared to prove the same, or they will be excluded the Benefit of the said Dividend, and all Claims not then proved will be disallowed.

JAMES BOURNE, Solicitor.

The Dividend will be paid on a future Day, of which Notice will be given."

The same announcement appeared in February 24th and March 3rd issues.

And on March 17th, 1806, appeared the following :—

"EDWARD HANCOX'S BANKRUPTCY.

The Creditors who have proved their Debts under a Commission of Bankrupt awarded and issued against Edward Hancox, of Dudley, in the County of Worcester, Banker, Currier, Dealer and Chapman, may receive a further Dividend of Five Shillings in the Pound on their respective Debts, by applying at the Public Office, in Dudley, aforesaid, on Wednesday and Thursday next, the 19th and 20th instant, and Wednesday, the 26th instant, between the Hours of Ten and Two o'clock on each of the said Days ; and at the Royal Hotel in Birmingham, on Thursday, the 27th instant, between the same Hours. The Creditors are desired to come prepared with a Receipt on a proper Stamp, of the following Form, which may be had of Mr. Rann, Printer, in Dudley, aforesaid.

JAMES BOURNE, Solicitor."

[COPY.]

"March——, 1806. Received of the Assignees of Edward Hancox, a Bankrupt, the Sum of £——, being a further Dividend of Five Shillings in the £ on my Debt of £——, proved under the Commission against the said Edward Hancox."





A similar notice appeared on March 24th, 1815. On June 19th and 26th, 1815, we read :—

“HANCOX’S BANKRUPTCY.

The Creditors who have proved their Debts under a Commission of Bankrupt awarded and issued forth against Edward Hancox, of Dudley, in the County of Worcester, Banker, Currier, Dealer and Chapman, are desired to meet the Assignees of the Estate and Effects of the said Bankrupt on the 28th June instant, at Eleven o’clock in the Forenoon, at the Dudley’s Arms Inn, in Dudley aforesaid, in order to assent or dissent from the said Assignees being authorized to appeal to the Lord High Chancellor against a Decree made by the Master of the Rolls, in a certain Cause, in which the Attorney General, on the Relation of John Henn and others, is Informant, and the Right Honorable William Viscount Dudley and Ward and others, Defendants, and to prosecute such Appeal in such manner as they shall be advised; and also to assent to or dissent from the said Assignees commencing, prosecuting, or defending any Suit or Suits at Law or in Equity for the Recovery of any Part of the said Banks, Estate and Effects, or to the compounding, submitting to Arbitration, or otherwise agreeing any Matter or Thing relating thereon.

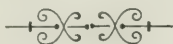
Dudley,  
14th June, 1815.”

BOURNE AND SON,  
Solicitors to the Assignees.

The last announcement appeared on February 2nd and 9th, 1818, and stated that :—

“The Creditors who have proved their Debts under a Commission of Bankrupt awarded and issued against Edward Hancox, of Dudley, in the County of Worcester, Banker, Currier, Dealer and Chapman, are desired to meet the Assignees of the Estate and Effects of the said Bankrupt, on Tuesday, the 10th day of February instant, at Eleven O’clock in the Forenoon, at the Office of Messrs. Bourne & Son, Solicitors, in Dudley, aforesaid, to assent to or dissent from the withdrawing or further presenting a certain Appeal now depending, in an Information wherein His Majesty’s Attorney General, at the relation of John Henn and others, is Informant, and the Right Honourable Lord Viscount Dudley and Ward and others are Defendants, and generally to authorise the said Assignees to act in respect of the same as they shall think most advantageous to the said Bankrupt’s Estate.”

What the total amount of dividend paid was, and the ultimate result of the appeal, I am unable to say.





## BANKS THAT STILL RETAIN THEIR NOTE ISSUE.

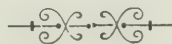
*See page 163.*

## PRIVATE BANKS.

(16).

*Name, Title, and Principal Place of Issue.*

Banbury Bank ... ..	Banbury ...	Gillett & Co.
Bedford Bank ... ..	Bedford ...	Barnard & Co.
Bicester and Oxfordshire Bank ... ..	Bicester ...	Tubb & Co.
Kington & Radnorshire Bank ... ..	Kington ...	Davies & Co.
Leeds Old Bank ... ..	Leeds ... ..	Beckett & Co.
Llandilo, Lampeter, and Llandovery Banks ...	Llandovery	D. Jones & Co.
Naval Bank ... ..	Plymouth ...	Harris, Bulteel & Co.
Newmarket Bank... ..	Newmarket	Hammond & Co.
Oxfordshire Witney Bank	Witney ...	Gillett & Co.
Reading Bank ... ..	Reading ...	Simonds & Co.
Sleaford and Newark Bank and Newark and Sleaford Bank ... ..	Sleaford ...	Peacock & Co.
Wallingford Bank ...	Wallinford...	Hedges, Wells & Co.
Wellington Somerset Bank ... ..	Wellington	Fox, Fowler & Co.
West Riding Bank, Wakefield; and Pon- tefract Bank ... ..	Wakefield ...	Leatham, Tew & Co.
Worcester, Great Mal- vern, and Tewkesbury Old Bank ... ..	Worcester ...	Berwick, Lechmere & Co.
York and East Riding Bank ... ..	Beverley ...	Beckett & Co.





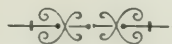
See page 103.

## JOINT STOCK BANKS.

(18).

*Name, Title, and Principal Place of Issue.*

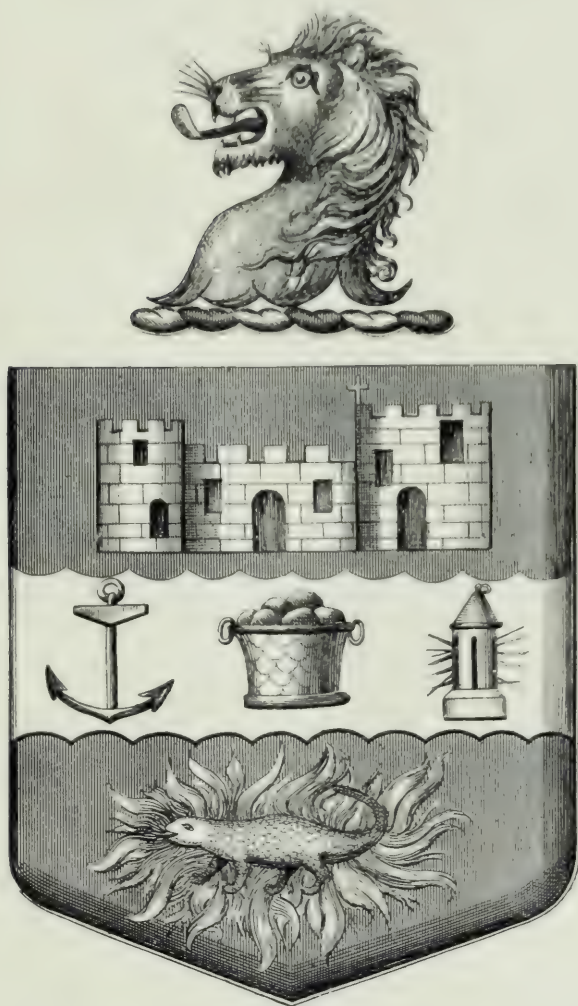
Bank of Whitehaven, Limited ... ..	Whitehaven
Bradford Banking Company, Limited ... ..	Bradford
Carlisle and Cumberland Banking Company, } Limited ... ..	Carlisle
Halifax and Huddersfield Union Banking } Company, Limited ... ..	Halifax
Halifax Commercial Banking Company, Limited	Halifax
Halifax Joint Stock Banking Company, Limited	Halifax
Lancaster Banking Company, Limited ... ..	Lancaster
Lincoln & Lindsey Banking Company, Limited	Lincoln
North and South Wales Bank, Limited ... ..	Liverpool
Nottingham and Nottinghamshire Banking } Company, Limited ... ..	Nottingham
Sheffield and Hallamshire Bank, Limited ...	Sheffield
Sheffield and Rotherham Joint Stock Banking } Company, Limited ... ..	Sheffield
Stamford, Spalding, and Boston Banking Com- } pany, Limited ... ..	Stamford
Stuckey's Banking Company, Limited ... ..	Langport
Wakefield and Barnsley Union Bank, Limited	Wakefield
Whitehaven Joint Stock Banking Company, } Limited ... ..	Whitehaven
Wilts and Dorset Banking Company, Limited	Salisbury
York City and County Banking Company, } Limited ... ..	York







## DUDLEY BOROUGH ARMS.



Mr. A. C. Fox Davies, in his book on Public Arms, gives the above design of the Arms as used by Dudley as one not having any authority. He says, "Dudley has no Armorial Bearings."

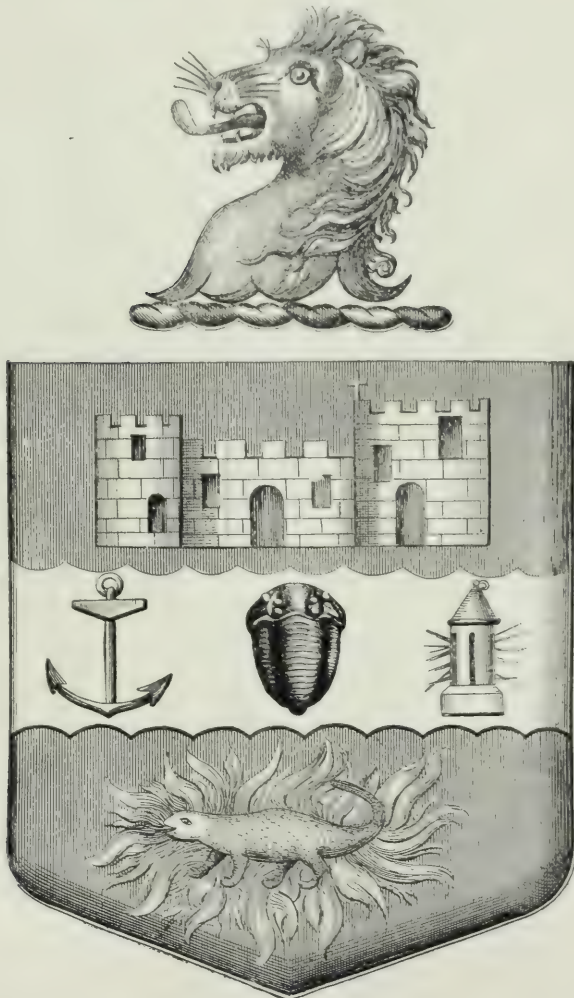
*Debrett's House of Commons* gives an illustration of the following which appear upon the Seal:—"Gules on a fesse engrailed argent between in chief a representation of Dudley Castle, and in base a salamander in flames, a basket of coals (? a lump of iron ore) between, on the dexter side an anchor, and on the sinister side a miner's lamp. Crest, a Lion's head."



There appears, however, to have been a mistake in introducing the basket of coals, as the original Seal made at the Incorporation is similar to the representation shewn below, and in the possession of the Town Clerk (Mr. Brettell). No other has ever been used in connection with the Borough.

The difference in the design is accounted for in the following manner :—

The original Seal being so small and the Trilobite somewhat indistinct, it is possible that Debrett misread it for a basket of coals. Mining being a local industry would lend color to this theory, especially there being an Anchor, Davy Lamp and Salamander displayed thereon.



*So called Dudley Arms, but really the Borough Seal.*



It is described by Grazebrook, in his *Heraldry of Worcestershire*, published in 1873, as "Gules, on a fesse engrailed argent, between in chief a representation of the Keep of Dudley Castle, and in base a salamander in flames proper, a trilobite (or "Dudley locust") between an anchor cabled on the dexter, and a Davy lamp on the sinister. Crest, a lion's head couped."

He says :—"The crest is intended for that of the Lords Dudley, but it should properly proceed from a ducal coronet. The trilobite, anchor, and safety lamp, are allusive to the geology and trade of the district, and the Salamander in base is a portion of the Armorial bearings of Mr. Smith [now F. Smith Shenstone] besides being allusive to the neighbouring furnaces and fires."

The following is the heraldic rendering of the Coat of Arms :—"Gules, on fesse engrailed argent, between in chief a representation of the Keep of Dudley Castle; and in the base a salamander in flames proper. A trilobite (or Dudley locust) between an anchor cabled on the dexter, and a Davy lamp on the sinister."

The Cross on the Castle Keep has (says Mr. Brettell in his *Council Year Book*) always been a source of speculation. The various suggestions are :—That it is emblematic of the well-known Christian spirit and faith of the inhabitants of the Castle Town (highly appropriate if true); that it is really intended for a flagstaff, but as no flag could be shewn owing to the Castle not being inhabited, for the purpose of effect it was converted into a cross; yet another suggestion is that it is intended as a vane or weathercock, with a cock on the top to denote "watchfulness," but as the Castle was no longer inhabited, the cock, finding nothing to watch, has migrated, and so the weathercock had the appearance of a cross.

The writer (Mr. Brettell) suggests "That the presence of the Cross on the Keep is to denote that within the precincts of the Castle there existed a place of worship, namely, a Church.

It is true that the emblem may not be a heraldic cross, but it certainly is an ecclesiastical one."

Mr. Frederick Smith (now Mr. Frederick Smith Shenstone) who was Agent to Lord Dudley, and first Mayor of Dudley, at the incorporation of the Borough in 1865, had much to do with this design. When the Corporation was about to adopt Arms, he proposed a trilobite where the salamander, taken from his Arms, now stands, but the Corporation, out of kindly feeling to him, preferred to adopt the salamander.





The salamander is a mythical animal, that is supposed to live in fire, indicative of the association of so many of our people around Dudley, with fire and furnaces; while the anchor, Davy lamp and basket of coals are allusive to the iron and coal trades of the district.

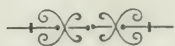
The colours are, on a field gules (= red) a fess argent engrailed, charged with a pike, an anchor and Davy lamp proper, with Dudley Castle above and salamander below the fess.

As previously stated, the Arms as used are without authority, that is, the Dudley Town Council have had no grant of arms from the Heralds' College.

We seem very much behind in this respect, as Wolverhampton, Birmingham, West Bromwich, and Wednesbury, have all within the last few years dropped the home-made abortions, and have applied for and have been granted proper Arms.

Is it not high time that Dudley should fall in line with the neighbouring towns, and petition for a grant of Arms in due form?

The cost of which would be only £76 10s. od. It is to be hoped that our worthy Mayor and Corporation will take the hint, and grant the fees for this object.





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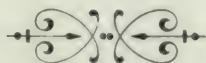
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## CORRIGENDA.

Page 14, line 14, for "Joseph" Finch read *Foshep*.

Page 14, line 24, page "44" read 51.

Page 24, line 30, page "45" read 47.

Page 24, last line, "Davies" read *Davis*.

Page 37, edge to No. 26, "—" read **—**

Page 47, line 10, delete "the" before Thomas.

Page 52, line 19, read *the late* Mr. Joseph Russell, J.P.







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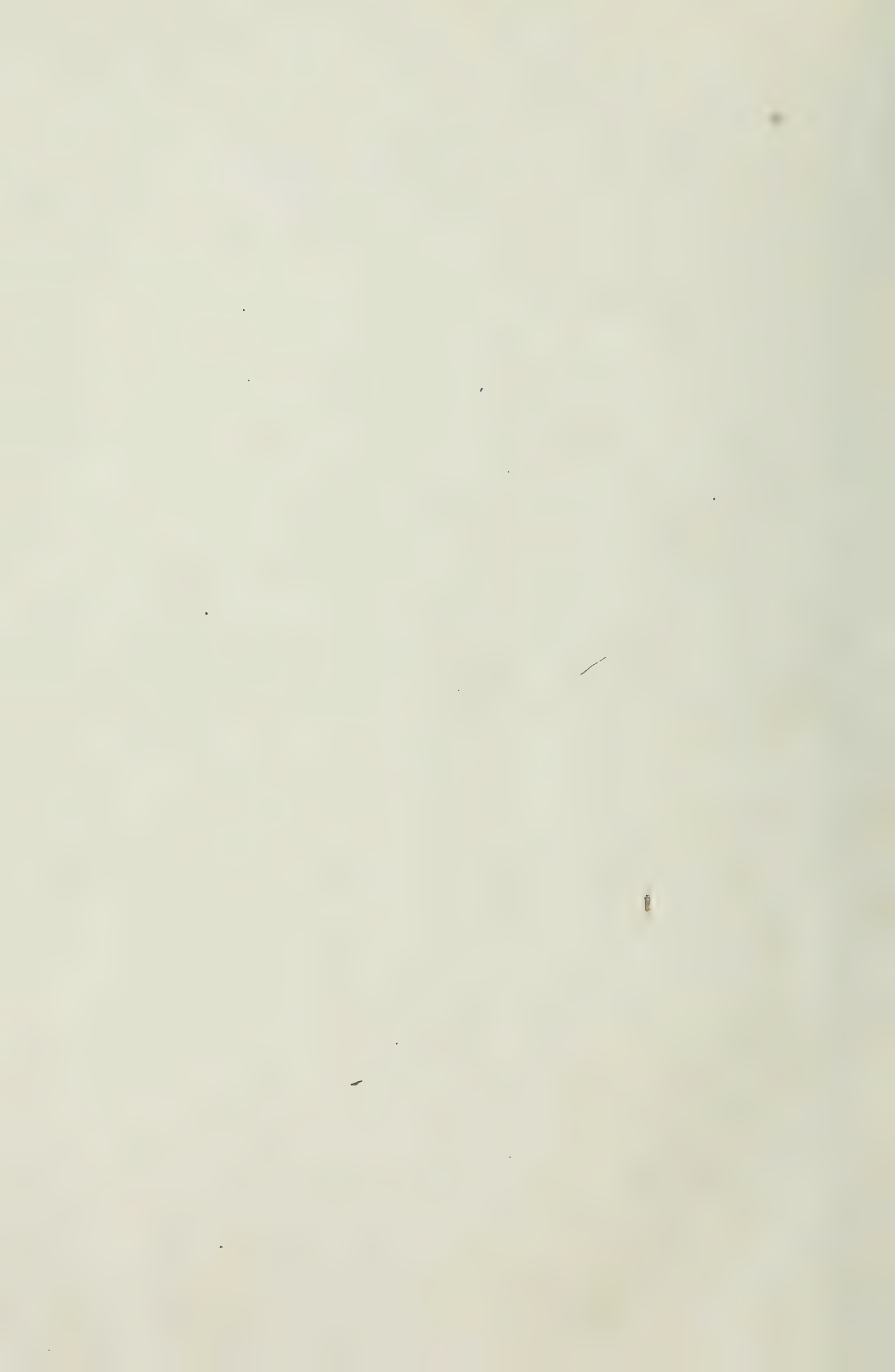
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